School of Theology at Claremont
1001 1337976

La Verne College
Private Library of
A. O. Brubaker
No. 220

Theology Library

SCHOOL OF THEOLOGY
AT CLAREMONT
California

THE CHRISTIAN AND HIS MONEY PROBLEMS

BERT WILSON

THE CHRISTIAN AND HIS MONEY PROBLEMS

BY

BERT WILSON

Secretary, United Christian Missionary Society

and Author of

"DAD'S LETTERS ON A WORLD JOURNEY," "IN THE LAND OF THE SALAAM," ETC.

BR
115
W4
W5

NEW YORK

GEORGE H. DORAN COMPANY

Copyright, 1923,
By George H. Doran Company

University of Southern California Library

THE CHRISTIAN AND HIS MONEY PROBLEMS. I

PRINTED IN THE UNITED STATES OF AMERICA

Transformed

Dedicated to

THAT GREAT HOST OF CHRISTIAN LEADERS WHO HAVE BEEN WORKING AND PRAYING THAT THE PRINCIPLES OF NEW TESTAMENT STEWARDSHIP MIGHT COMPLETELY DOMINATE THE MILLIONS OF CHRIST'S FOLLOWERS OF THE TWENTIETH CENTURY

332389

PREFACE

The extension of the Kingdom of God depends upon the making of money. That is why God is in the money-making business with men. He expects them to use their money-making talents not simply for themselves, but for His glory. This brings upon the farmer, the manufacturer, the banker and the laborer a new motive for money-making, a nobility and idealism of purpose which dignifies and sanctifies every business transaction.

The question, "What must I do to be saved?" cannot be answered without considering a man's dominant purpose in the making and spending of his money. Sin, confession and repentance, both individual and social, are involved. The Christian either consciously or unconsciously decides what his major motive in life is to be. If his major motive is preëminently Christian, he will be Christian in all of his money transactions.

The thesis of this volume is that men should Christianize all of the processes of money-making, money-saving and money-spending; that the Kingdom of God should come not only into a man's heart and into the church, but into the everyday realm of business, which involves

the acquiring, investing and distribution of wealth. If men can be Christian here, there is hope that some day the Kingdom of God will come and that His will may "be done on earth" even as it is done in heaven.

B. W.

St. Louis.

CONTENTS

PAGE

CHAPTER I: THE CHRISTIAN AND THE SOURCES OF WEALTH 15

Sense of ownership begins second year of life. Sources of American wealth. Percentage of minerals produced by the United States. The Christian and the land. Who owns North America? Who owns the United States? Who owns the 160-acre farm? Title to Oakdene. Man the steward, not owner. The increase of the land. Who owns the increase of $1,000? Can a farmer make money alone? The three factors of production. Men are interdependent. God expects man to make money. Money is not tainted. The $1,000 is jointly owned.

CHAPTER II: THE CHRISTIAN AND THE DIVISION OF THE INCREASE 33

How shall society secure its share? How is the individual to retain his share? The seven major needs: Shelter; Food and Clothing; Education; Business; Government; Recreation; Religion. The rights of mind and soul. The Christian's major motive. Worth is intrinsic. Miser or Christian philanthropist? The will to live. A Christian major motive will create a Christian method of distribution. How will God get His share?

CHAPTER III: THE CHRISTIAN AND NEW TESTAMENT STEWARDSHIP 47

Is tithing a New Testament Ordinance? But six New Testament references to tithing. Statements of church historians. Is the Christian free from stewardship obligations? Christian obligation greater than Jewish. New Testament teaching and example. What is the authority or obligation for Christian stewardship? Conclusion.

PAGE

CHAPTER IV: THE CHRISTIAN'S ADMINISTRATION OF THE LORD'S SHARE 65

Questions and answers. Dickering with the Lord: A business man dickers; A minister dickers; A woman dickers; An electrician dickers; A traveling man dickers. Dissipating the Lord's share. Four suggestions for proper administration. What the Lord's share will do when freely given and honestly administered: What it will do for the individual; What it will do for his wife; What it will do for the children; What it will do for the church.

CHAPTER V: THE CHRISTIAN AND NATIONAL WEALTH AND INCOME 81

Growth in national and per capita wealth since 1850. Comparison with other countries. Did the war increase the national wealth? The cost of the war. Largest items of national wealth. Wealth of American farmers. The national income. Percentages in the distribution of the national income. The purchasing power of the national income. Our bill for American luxuries. Government tax on luxuries. Responsibility of a Christian America. Stewardship possibilities of Protestantism. Stewardship possibilities of separate communions. Democracy of stewardship.

CHAPTER VI: THE CHRISTIAN WHOSE INCOME IS $5,000 OR MORE 99

The list of large incomes. Who are the men of large fortunes? Can big business and big business men be Christian? The Christian's motive in business. Another angle of money-making. How much profit can the Christian take? How much can a Christian spend on himself? Are rich men entitled to special privileges? The Lord's share of large incomes. Not a problem of men's relation to each other. How much shall rich men give?

CHAPTER VII: THE CHRISTIAN AND THE UNNAMED SIN 119

Covetousness a covert sin. Bible teachings and warnings. New Testament examples of covetousness.

CHAPTER VII [*Continued*] PAGE

A great editorial on covetousness. Temptations of wealth. A church member who became a pagan. Rich people need the ministry of the church. Minister's duty toward covetous men. How the minister and the church can help. Conclusion of the whole matter.

CHAPTER VIII: THE CHRISTIAN AND HIS INTANGIBLE WEALTH 141

Examples of intangible wealth. Five intangible values. The Christian and intangible values. Stewardship of intangible values: Stewardship of personal influence; Stewardship of time; Stewardship of habits or example; Stewardship of service; Stewardship of attitude; Stewardship of life; Stewardship of prayer; Stewardship of the church; Stewardship of international relationships.

CHAPTER IX: THE CHRISTIAN AND HIS WIFE 155

Who earns the family income? Unpaid wages of housewives. Actual incomes of American women. Pioneers aided by their wives. Woman coming into her own. Woman's influence in the home. A plea for the economic emancipation of women. Family expenditures and Christian stewardship. Family administration of the Lord's share. Responsibility of women in teaching stewardship.

CHAPTER X: THE CHRISTIAN AND HIS CHILDREN 171

Duty of American education. Education should embody Christian ideals. Education for Christian leadership. Children and habits of saving. How money grows, with interest compounded semi-annually. Children and the family budget. Children and the Christian concept of money. Was the Prodigal Son wholly to blame? Personal responsibility of parents. Home failures. Stewardship of the spare time of children. Children and stewardship. The church and the children. Children and the "best" gifts.

PAGE

CHAPTER XI: THE CHRISTIAN AND HIS WILL 189

The importance of the will. Will-making an ancient custom. Making a Christian will. Legal points and suggestions about wills. Wives should be consulted and provided for. The dangers of leaving great wealth to children. Living after death. To what Christian organizations should money be left? Freak wills should be avoided. Other methods of leaving money: Life insurance bequests; Annuity bonds; Trust Estates. A brightening horizon.

CHAPTER XII: THE CHRISTIAN AND HIS CHURCH'S FINANCIAL METHODS 213

The Every-member Canvass: What it is; Its advantages over the old, haphazard methods of church finance. An alphabet of successful Every-member Canvass plans and suggestions: *A*dvance preparation; *B*udgets, local and missionary; *C*anvassers and church informed; *Do* the job in one day; *E*very member canvassed for a weekly pledge; *F*ollow-up and check-up missing members; *G*et the pledge paid every week; *Hitch* up tithing to the Every-member Canvass; *I*nterest the Sunday-school; *J*ustify enlarging missionary budgets; *K*eep on the lookout for something new; "*L*ift up your eyes and look"; *M*issionary education; *N*ew members and non-givers solicited; *O*bserve special days for education; *P*repare for next year; *Q*uarterly remittances of the missionary budget; *R*eport results regularly; *S*ystematize stewardship teaching; *T*abulate tithers' records; *U*nify the whole program; *V*italize and visualize; *W*ork; *X*erxes sat high on his throne and wept at the shortness of human life; *Y*early canvass necessary; *Z*ealous for the glory of Zion.

BIBLIOGRAPHY 235

Chapter I: THE CHRISTIAN AND THE SOURCES OF WEALTH

"In the beginning God created the heavens and the earth."
Genesis 1:1.

"And the land shall not be sold in perpetuity; for the land is mine: for ye are strangers and sojourners with me."
Leviticus 25:23.

"The earth is Jehovah's, and the fullness thereof; the world and they that dwell therein."
Psalms 24:1.

"For every beast of the forest is mine, and the cattle upon a thousand hills. I know all the birds of the mountains; and the wild beasts of the field are mine. If I were hungry, I would not tell thee; for the world is mine and the fullness thereof."
Psalms 50:10-12.

"The silver is mine, and the gold is mine, saith Jehovah of hosts."
Haggai 2:8.

"If ye walk in my statutes, and keep my commandments, and do them; then I will give you rains in their season, and the land shall yield its increase, and the trees of the field shall yield their fruit."
Leviticus 26:3-4.

". . . a living God, who made the heaven and the earth and the sea, and all that in them is; who in the generations gone by suffered all the nations to walk in their own ways. And yet he left not himself without witness, in that he did good and gave you from heaven rains and fruitful seasons, filling your hearts with food and gladness."
Acts 14:15-17.

"For Jehovah thy God bringeth thee unto a good land, a land of brooks of water, of fountains and springs, flowing forth in valleys and hills; a land of wheat and barley, and vines and fig-trees and pomegranates; a land of olive-trees and honey; a land wherein thou shalt eat bread without scarceness, thou shalt not lack anything in it; a land whose stones are iron, and out of whose hills thou mayest dig copper. And thou shalt eat and be full, and thou shalt bless Jehovah thy God for the good land which he hath given thee."
Deuteronomy 8:7-10.

THE CHRISTIAN AND HIS MONEY PROBLEMS

Chapter I

THE CHRISTIAN AND THE SOURCES OF WEALTH

PROFESSOR JAMES, the noted psychologist, says: "The sense of ownership begins in the second year of life. Among the first words which an infant learns to utter are 'My' and 'Mine.'" The object may not be his, but he grasps it and claims it as his own. Everything he can lay his tiny hands on is his property.

Our modern world is still in its infancy regarding property. The race is like the child; if it can secure possession, it says: "The thing is mine." It is eagerly reaching out after wealth, like a child reaching for a bright toy.

What priceless possessions are within the grasp of the American people! A trip across the continent will help one to comprehend and visualize the natural wealth of this favored land. Over our western plains are scattered great herds of cattle, sheep, horses, mules, and hogs. The Rocky Mountains—what mighty wealth has God placed in these, His storehouses! Silver, gold,

copper, iron, coal, zinc, lead—mineral wealth almost beyond human comprehension! On these mountain sides great forests with their wealth of lumber! Stored also under these mountains, and the plains both east and west of them, vast lakes of oil and gas! In the air above are stored the forces of electricity so valuable that our modern civilization could no longer survive without it! Wealth in the earth, above the earth, beneath the earth! Wealth which would make Crœsus stagger! How good God has been to His children! And the surprising thing about it all is this: that most of it has been discovered in the last one hundred years, in fact, much of it in the last twenty-five or fifty years. It would seem that God was keeping it stored up until He could raise up a race of Christians into whose care it could be safely entrusted.

The United States has only six per cent of the population of the world, and only seven per cent of the land, and yet we produce:

20 per cent of the world's gold.
25 per cent of the world's wheat.
40 per cent of the world's iron.
40 per cent of the world's lead.
40 per cent of the world's silver.
50 per cent of the world's zinc.
52 per cent of the world's coal.
60 per cent of the world's cotton.
60 per cent of the world's copper.
60 per cent of the world's aluminum.
66 per cent of the world's oil.
75 per cent of the world's corn.
85 per cent of the world's automobiles.

We also refine 80 per cent of the copper and operate 40 per cent of the world's railroads. We now hold the largest gold reserves of any nation in the world. And man is saying of all this vast wealth: "It is mine."

It seems necessary, therefore, to start this volume with a study of the sources of wealth. The Christian will not desire to set up the claim of ownership of property to which he is not justly entitled. Let us consider first, then:

The Christian and the land. "In the beginning, God created the heavens and the earth." Now, to whom did the earth belong after it was created? The reader's reply is that it belonged to God—God the creator, therefore God the owner. This would seem to establish from the beginning the question of the ownership of the land.

"And God created man." To whom did the earth belong after man was created? A Missouri farmer once replied: "It belonged to the man." But the average reader will still insist that it belonged to God. God said to the man: "Replenish the earth and subdue it, and have dominion. . . ." Man's relationship to the land here is clear and definite. He is to subdue and have dominion or possession. By his genius, he is to make the earth contribute to his every need. He is not only to have dominion over the land itself, but over other created things. But there is no suggestion that the man is ever to have

ownership of the land. God said: "The land is mine." The history of the childhood of the race clearly indicates that this point was understood and acknowledged.

Who owns North America? Now, the earth has two hemispheres—the eastern and the western. To whom did the western hemisphere belong? To whom did North America belong? The earliest history of North America is the record of the American Indian. No one knows where he came from. His earliest history is shrouded in mystery. Later, the white man came and began his program of expansion and dominion. To whom did North America then belong, to the Indian or to the white man or to God? The reader will answer that if it belonged to God in the beginning, it still belonged to God.

In the early and numerous conflicts between the two races, both the Indian and the white man secured the rights of possession to certain areas of land by might. If the Indian was the stronger, he kept the land; if not, the white man secured possession. Later, out of the social and political processes, plans emerged by which tribes and individuals were to have possession by common agreement. After the establishment of organized government, both groups and individuals received the right of possession from the government.

Who owns the United States? Thus out of North America came the United States, and the United States belonged to God. Then it was

divided by arbitrary boundary lines into states, and the state belonged to God. The state was again subdivided into counties and townships, all of which belonged to God. The township was divided into 160-acre farms.

Now, to whom does the farm belong? The man on the farm replies: "Of course, the earth belongs to God, but this farm belongs to me. I bought it from the government for $1.25 an acre. I paid good money for it. I have worked hard in breaking it up and building upon it a home for my family; therefore, the farm is mine."

Who owns the farm? Here the discussion passes from the general to the individual. God created the farm. Society, through government, gave the individual the privilege of possession. Yet the minute the man gets the legal papers giving him possession, he at once sets up the claim of sole ownership. He maintains that the right of possession includes the right of ownership, or, as the old slogan used to state it, "Possession is nine points of the law."

Individualism thus arrays itself against the Creator and against society. But these claims of the individual cannot be permanently maintained. Organized society, through government, granted him possession, but in times of war, or in behalf of the "eminent domain," or for other causes, it may reclaim the farm and there is no appeal. In tracing back the title to his land, the individual can get no further than to the records

of the government which gave him control. And back of the claims of the government is the claim of the Creator. The logical conclusion is that even the 160-acre farm belongs to God.

Title to Oakdene. "Are the lawyers still searching for a clear title to Oakdene?" asked John Kendricks of his friend.

"Yes," responded Alwood DeCoster. "They are still at it; they have traced the title back to Lord Mayor Woodroffs, of England, who, in 1660, took out a claim, but there is a prior claim it seems, and I tell my wife that I should not be surprised to see Adam's name appearing on the title deed."

"And even then," said Mr. Kendricks, "the title will not be clear. There is a prior claim."

"Why, I thought Adam was supposed to have been the first man on this terrestial ball!" exclaimed DeCoster, in surprise.

"If we trace the title deeds of all estates to their origin, we shall find in the most ancient of all land records this entry, 'In the beginning GOD created the heaven and the earth,' and across every title deed that has ever been executed is God's signature. 'The earth is the Lord's and the fulness thereof, the world and they that dwell therein,' " said Kendricks.

"Then, if God's signature is upon all property, may I ask where man's claim comes in?" asked DeCoster.

"We are at best but His tenants, and if we do

not recognize His ownership, we are but squatters," answered Kendricks.

"This is an entirely new view to me of the ownership of property," said DeCoster thoughtfully, as he bade his friend good-by.

Man the steward, not the owner. Man is the tenant or steward, but God is the owner. "The earth is the Lord's and the fulness thereof." "The silver is mine and the gold is mine." Thus it will be seen that the starting point in this discussion is the question of ownership. If the Christian will acknowledge that God owns the land upon which he lives and labors, and that he is simply a steward in possession, it will go a long way toward solving the whole problem of Christian stewardship.

The increase of the land. After establishing the point of the ownership of the land, we next consider the question of the increase. An average man on an average farm can make it produce an annual increase. Now, let us suppose the individual Christian, at work on God's farm, produces a net increase which, measured by our present standards of value, is worth $1,000. To whom does the $1,000 belong, to the man or to God? An Iowa farmer once said: "I am willing to concede that the farm belongs to God. God made my farm, but I made my money. I digged it out of the soil with my own hands."

Who owns the $1,000? With perfect frankness, we must admit that there is a clear difference

between the farm and the $1,000 which was made off of the farm. God made the farm without the help of man, but God did not make the $1,000. The individual is right, therefore, in his contention that there is a distinction between the ownership of the land and the ownership of the money. But he argues: "I made the money alone. What I make with my own hands is mine. Since it is mine, I can do with it as I please." If this statement is correct, that he made the money alone, then he need not consider any one else in relationship to it.

Can a farmer make money alone? Did he make it by himself? Can any individual alone make $1,000? A consideration of the processes of money-making will show that he cannot. Robinson Crusoe on his lonely island could not have made $1,000 in a thousand years. Money-making, therefore, goes back to the question of the factors in production. There are three factors—God, the individual, and the individual's neighbors, whom we shall call society. It takes all of these factors to produce a single dollar, or a thousand dollars, or a million dollars. Note the part that each must play in the production:

1. *God furnishes the material.* He furnishes the land. He produced the fertility of the soil, the sunshine and the rain, the rotation of the seasons, the mineral wealth, the vegetable and animal life. No man, therefore, should reckon his wealth without recognizing the part God has

played in its production. "It is He that giveth thee power to get wealth."

2. *The individual is an indispensable factor.* He plants and cultivates the crop. He digs the ore from the mines. He bores for gas and oil. He discovers electricity. He harnesses the power of steam. He makes his definite and necessary contribution. Without him, the process would be impossible.

3. *But God and the individual cannot produce wealth without the coöperation of society.* How did the farmer get his $1,000? Did he secure it from the production of wheat? Very well; the first thing he did was to plow the ground—with a plow made by somebody else. Society made his harrow, and furnished him with the drill with which to plant the grain. It was cut by a binder made by society. Society built the threshing machine, the wagon or the truck with which he hauled it to market, the railroad that carried it to the mill, and the grocery store which put it on the market; and society eats the bread made from the flour, thus creating a market for the grain. It takes all of these processes before any farmer can secure $1,000 from the production of wheat. Hence the farmer is not independent. He does not produce his income alone. He has the coöperation of his neighbors and his God.

How do other men make money? But, some reader will say, "I am not a farmer, therefore, the above does not apply to me." Is he a grain

buyer? He can make his wealth only through the coöperation of society. Society built his elevator and the railroad over which his grain is carried to the world markets. A Kansas grain buyer had 12,000 bushels of wheat in his elevators when the world war broke out. It cost him $1.00 a bushel. In two weeks' time, the price jumped to $1.50 and he cleared $6,000. The sudden movements of society added $6,000 to the wealth in his possession. Did he make it?

The owner of the railroad is dependent upon society and God for his wealth. If his road is in a thickly populated and rich country with no competition, his profits are large. If society is scattered, or builds competing lines, his road may go into the hands of a receiver. Neither the farmer nor the grain buyer nor the railroad owner can live unto himself or make money "unto himself alone," and the same thing applies to every other vocation of life. The physician, the teacher, the minister, the poet, the inventor, the missionary, the explorer, the banker, the mechanic, the laborer, each makes money only with the coöperation of his neighbors. Life is so complex that we are dependent upon each other for our daily necessaries. The prayer, "Give us this day our daily bread," is not only a prayer to Deity, but it is also a prayer to society.

Men are interdependent. For even one day's sustenance, we call upon the resources of the world. Our morning cup of coffee comes from

Brazil; our pepper from the East Indies; our grape fruit or orange from Florida or California; our sugar from Cuba; our clothing of cotton or wool from the South or the West. Perhaps ten different states contribute to our noon-day lunch; and at night we return to our homes which a thousand different industrial and social processes have helped to produce.

A. McLean, in his "The Primacy of the Missionary," tells of an Englishman who gives a humorous description of his dependence upon America. "He rises in the morning, from his New England sheets, shaves with Williams' soap and a Yankee safety razor, pulls his Boston boots over socks from North Carolina, fastens his Connecticut suspenders, slips his Waltham watch into his pocket, and sits down to breakfast. He eats Quaker oats, canned oysters from Baltimore, Kansas City bacon or Chicago ox-tongue, bread from prairie flour. At the same time he reads his paper printed on an American press, on American paper, with American ink, and perhaps edited by some wide-awake American. He rides on an American electric car to the city. He sits down to a desk made in Michigan and on a chair made in Nebraska; his typewriter is from Syracuse, his fountain-pen from New York, his blotting-paper from New England, and his letter file from Grand Rapids. For luncheon, he has some western beef, Pittsburgh pickles and Delaware peaches. He finds relaxation at night in the latest Ameri-

can comedy, and finishes the day with a couple of little liver pills made in America."

God expects men to make money. God expects men to have wealth. He has put wealth at their disposal. He does not count it wrong to make money. It is not wrong to be in business, even in big business. God has stored up for the use of man vast treasures of mineral and other physical wealth. But the race must dig for it, and by the different industrial and commercial processes, mold it into products of usefulness. This is business in its many varieties and forms. Men could not exist without it. Their communications with each other, local, national, and international, and their ability to help each other depend absolutely upon it.

This means that the extension of the Kingdom of God depends upon the making of money. That is why God is in the money-making business with men. He expects them to use their money-making talents not simply for themselves, but for His glory. This brings upon the farmer, the manufacturer, the banker, the laborer, a new motive for money-making, a nobility and idealism of purpose which dignifies and sanctifies every business transaction.

Samuel Z. Batten said: "The mechanic may be as necessary to the coming of the Kingdom of God as the preacher, and the merchant may yet play as important a part as the missionary." This statement may be considered essentially

true, if the mechanic and the merchant have the same spirit and ideals expressed by William Carey when he said that his chief business was to help extend the Kingdom of God, and that he was cobbling shoes merely to pay expenses. If the major motive of the mechanic, the merchant, the banker, the farmer, the teacher, the railroad builder, the manufacturer, the miner, or the day laborer, is to extend the Kingdom of God, and their talents are being used to that end, then they are as much called of God and as divinely appointed of Him as is the minister or the missionary.

"Golden Rule" Arthur Nash says: "It was a revelation to me to find how much the Great Teacher, the Founder of Christianity, as well as all the prophets, had stressed the gospel of social and economic righteousness. Previous to this time, like millions of others, I had regarded the Golden Rule as a beautiful expression of impracticable idealism; as something to be admired but never attained. After we put this divine law into operation in our factory, I had a feeling that there was something sacred about our plant every time I entered it. Now I know this is true. I realize that we have evoked the highest law of God's universe."

Money is not tainted. Some kinds of business enterprises are hurtful, that is, they supply products which do not contribute to the real needs or comforts of society. They supply artificial

wants or miscalled recreations. A Christian business concern should be judged as to whether or not it really ministers to the needs of society. But money is not tainted. Men may become tainted in making it or in using it. Money is not dirty. Men may crawl through the slime in securing it, or soil their hands in dispensing it, but that does not change the character of the money. The money remains the same. The same $100 bill that is won by the gambler on Thursday may be used to pay the grocer on Friday, the banker on Saturday, and the minister on Sunday. Money may leave its mark upon the man, but the man cannot leave his mark upon the money.

The $1,000 is jointly owned. We come back now to the question of the ownership of the $1,000. Whether it be produced by farmer, grain buyer, doctor, miner, minister, teacher, merchant, mechanic or laborer—to whom does it belong? Surely there is no one who will now urge that the individual has the sole claim. We have seen that three factors have helped to produce the money—God, the individual and society; that it was a coöperative process. Paul says: "For we are laborers together with God." The Revised Version puts it: "For we are God's fellow-workers." It was a joint production, therefore, is it not a joint ownership? To be sure, the individual comes into possession of the money as he does in the case of the land, but he does not own it all. He is a steward who must be held accountable

both by his Lord and by his neighbors to administer the money which comes into his hands.

DISCUSSION QUESTIONS ON CHAPTER I

1. Name some of the kinds of stored-up wealth God has placed in the earth for man's use. Name the percentage of each produced by the people of the United States.
2. How do individuals get possession of land? Is it ownership or possession? Discuss the illustration, "Title to Oakdene."
3. Quote the Scriptures which teach God's ownership of the earth and the wealth.
4. Explain the difference between ownership of the farm and ownership of the increase.
5. Name and discuss the three factors in the production of wealth.
6. State why God expects men to make money.
7. Is it practical or possible to use the "Golden Rule" in business? Give an example that has come under your own observation.
8. Do you agree with the position that money is not tainted? Why, or why not?
9. To whom is man accountable for the distribution of wealth?
10. Do you personally accept the conclusions reached in this chapter? Are you willing to be guided by them as life principles?

Chapter II: THE CHRISTIAN AND THE DIVISION OF THE INCREASE

"And God created man in his own image, in the image of God created he him; male and female created he them. And God blessed them; and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it; and have dominion over the fish of the sea, and over the birds of the heavens, and over every living thing that moveth upon the earth."

Genesis 1: 27-28.

"At the end of every three years thou shalt bring forth all the tithe of thine increase in the same year and shall lay it up within thy gates."

Deuteronomy 14: 28.

"Honor Jehovah with thy substance, and with the first-fruits of all thine increase."

Proverbs 3: 9.

"Woe unto him that buildeth his house by unrighteousness, and his chambers by injustice; that useth his neighbor's service without wages, and giveth him not his hire."

Jeremiah 22: 13.

"All things therefore whatsoever ye would that men should do unto you, even so do ye also unto them: for this is the law and the prophets."

Matthew 7: 12.

"I planted, Apollos watered; but God gave the increase. So then neither is he that planteth anything, neither he that watereth; but God that giveth the increase."

I Corinthians 3: 6-7.

"For we are God's fellow-workers; ye are God's husbandry, God's building."

I Corinthians 3: 9.

Chapter II

THE CHRISTIAN AND THE DIVISION OF THE INCREASE

WE have arrived at the conclusion that the production of money is a joint production; that it is, therefore, jointly owned by the individual, his neighbor, and his God. We consider now the question of dividing or distributing the increase. The individual who has it in his possession must face the proposition of honestly dividing this money among those who produced it. How then shall the increase be divided so that each partner shall have his proper share?

How shall society secure its share? Again we are forced to consider a coöperative process which shows how closely our lives are linked together. Society has ordained that in America men shall wear conventional and decent clothes. So the individual with the $1,000 goes to his clothier. He is informed that he can secure a suit of clothes but that he must hand over a part of the $1,000. The individual must have shoes, food, clothing, and for all of these he must pay out a part of the money which has come into his possession. Thus society, which has helped him to make the money, is also helping him to distribute it. On every

hand society puts a tax upon this $1,000, and the individual must pay. He cannot help himself. If he refuses to pay, society can lay hold of him and put him in jail. Society helped him to make it, and by its inexorable demands, it is securing its share.

How is the individual to retain his share? It is in his possession, and he can always be trusted to provide for himself and the needs of his family. God expects him to do so. Not to do so would be irreligious. Necessity demands it, and his every-day necessaries, which must be obtained from his neighbors, make it possible for him to administer to his own needs and the needs of society with the same money.

The seven major needs. There are seven major needs for which the average family spends its money. These are:

1. Shelter
2. Food and clothing
3. Education
4. Business
5. Government
6. Recreation
7. Religion

Around these seven items practically all of the activities of the human race revolve. With the furnishing of these necessities, all the varied activities of life are concerned. Note the pioneer farmer who goes West and stakes out his claim. The first thing he builds is a house. To provide food and clothing for his children, he will mort-

gage his farm if necessary. The next thing he builds, in conjunction with his neighbors, is a schoolhouse, and then a church. His business is to make the farm produce enough increase to pay for those things which help to develop all of life —physical, intellectual, and spiritual. His money, therefore, if wisely spent, should be divided proportionately among these seven major needs.

1. *Shelter.* The members of the human family must always have an abiding place. In civilized society, they must either build a home or rent one of a neighbor. The family home is the unit of civilization. A portion of the wealth or income of every man must go to provide a decent home for himself and family.

2. *Food and Clothing.* Nearly one-half of the industry of America is engaged in the production of food, clothing and shelter. With a population of 105,000,000, it takes a vast organization of millions of people to provide for their daily necessities. A good proportion of the income must be used to supply them.

3. *Education.* The next consideration in the average family is the education of the children. Education is a part of our national life. Parents have not done their full duty by their children if they do not provide the best possible educational advantages. This, of course, costs money. The extra items in education, such as books, magazines, travel, etc., take money. A generous share of the income should go to education.

4. *Business, investments, and savings.* Let this heading include all phases of industry which produce income—farming, salaries, banking, manufacturing. Time, energy, and money must be invested in the pursuits of business in order that men's needs may be supplied. Money must be saved, reinvested, and business principles safeguarded so as to give permanence and stability to our social structure.

5. *Government.* A part of each individual's income is used for the support of organized government. Taxes must be paid for the support of city, county, state and national governments. No man is loyal to his nation who does not gladly pay his proportion of the expenses of the government under which he lives. A recent study of the income for the United States for the last ten years shows that only about five per cent of the total income for each year is needed for this purpose. Thoughtful men will certainly acknowledge that the safety, protection, and assistance furnished is worth at least five per cent.

6. *Recreation, Vacation, Amusements.* The highest development of each individual is possible only through a reasonable amount of recreation and amusement. It is not irreligious to take plenty of exercise. Art, music, and the beauty of natural scenery contribute to life's enrichment. It is not shirking duty to take a vacation and keep free for a little while from the busy grind

of life. It is not wasteful to spend some money for these purposes.

7. *Religion.* Some one has said that man is a religious animal. The earliest records of man tell of his association with, and worship of, God. People in the most uncivilized states have their gods and worship them. They spend some of their wealth on religion. But the Christian gives from a higher motive. Making his gift is both an act of worship and an act of service. His religion is an expanding religion. His church is a vital factor in influencing for the better the civilization in which he lives.

The rights of mind and soul. A part of the above list refers to the needs of the body, a part to the needs of the mind, and a part to the needs of the soul. Most of these needs center around the body—shelter, food, clothing, protection by government, business. The physical life must be cared for. It would be sinful to unnecessarily neglect it. Paul said: "Your body is the temple of the Holy Spirit," hence the body has its rights in the expenditure of money.

The mind also has its rights. Man's mind was made to grow. It has the capacity for enlargement. Man, if he is to be a man, must not allow his mind to become like the mind of an animal. He owes it to his brain to spend money on it.

Likewise the soul has its rights. The real thing about a man is his soul. The man owes it to his soul to spend some money on religion, and the

worship of God. The modern man cannot maintain his interest in religion unless he puts money into it.

The Christian's major motive. It is at this point that a man and his family either consciously or unconsciously decide what the major motive of life is to be; whether a part of life or the whole of life is to have its normal development. A Christian may be judged by the decision he makes on this point. It is not a theological question. It is a life question. His whole outlook on life and his attitude towards life are involved in his decision.

The average family seems to be obsessed with three dominant motives, namely: that it must get money; that money is to be spent upon pleasure; that what is not spent upon pleasure is to be used in making the future of their children as easy as possible. Such an attitude towards life means the destruction of the finest instincts in the life of man.

Another family makes its major motive the education and spiritual development of its children. All of life's activities are centered around this dominant purpose. A father and mother with an average income say: "It will never be possible for us to leave much, if any money to our children; but if we can give them a high school, college and university education, and instill into them the highest ideals of life, we shall be satisfied."

Now the salvation and redemption of the race are involved in establishing a Christian major motive, and in keeping the major motive major, in life's activities. The question, "What must I do to be saved?" cannot be answered without considering a man's dominant purpose in making and spending his money. Sin, confession and repentance, both individual and social, are involved. The Christian must make money and use money to come to complete self-realization; to develop a complete Christian personality. There can be no salvation without Christian personality.

Worth is intrinsic. The big things in life, the things that society regards as the most valuable, are those fine qualities of personality; not the things that a man gathers about himself. A man's real worth is deposited in his heart and soul, not in the bank. Some one expressed it like this: "One man had a million dollars, and wasn't worth a cent; another man was worth a million dollars and didn't have a cent."

This puts a new meaning into that often misconstrued word, success. What is success? When have men succeeded? Is a man successful when he has accumulated a million dollars and allowed his mind and soul to shrivel up in the process? Is such a man really securing the thing he wants? On the other hand, if a Christian has legitimately earned the million dollars and has kept a Christian attitude towards it, he will be a blessing to his own family and a blessing to the world.

Miser or Christian philanthropist? The type of a man's satisfaction in life is determined very largely by his attitude towards money. If he gets satisfaction out of gathering it, hoarding it, brooding over it, loving it, he becomes a miser. If he makes money his ally, his servant, if he uses it as a means towards a good life, then he becomes a philanthropist. There is no question but that a Christian philanthropist gets more real satisfaction and joy out of life than does the miser. He not only has the satisfaction of feeling that he has done his duty, but he gets the commendation and gratitude of his fellows. The selfish man, on the other hand, is condemned, despised and shunned. This hardens his heart and congeals his soul.

Silas Marner, the Weaver of Raveloe, had developed, at a certain stage in his life, the desire to get gold. When his day's work was over, he piled his money on the table, counted it, talked to it as if it were human. The securing of gold became his dominant passion. It is said that he literally "bathed" his hands in his gold. He had no interest in his neighbors except to get more gold from them, and they had no interest in him. On the same night that some one stole his money, a golden-haired, helpless child crawled into his open door, while he was out after a pail of water. He took the child to his heart and learned to love it. His major passion in life was to care for the child, and to spend what

money he earned in developing it into a fine personality. As he did so, he realized that the child should go to church, that it needed religion. In seeking the spiritual welfare of the child, he was surprised to discover that his own soul was growing also. Thus he was redeemed from the love of gold to the love of a living personality. The twentieth century man and woman who have been ensnared by the love of money, should give heed to this example and warning.

The will to live. The psychologist tells us that the dominant instinct in man is "the will to live"; that the central thing is self-preservation. Another has put it this way: "Self-preservation is Nature's first law." In trying to defend themselves for piling up money, men say: "A man has got to live." But no short-sighted policy of pursuing money to keep the body alive, will satisfy the real ideals and purposes of man's existence. The teaching of Jesus supersedes the teaching of the psychologist. He says that the dominant instinct should be the will to serve. The slogan, "Safety First," is not found in the teachings of Jesus. The test of discipleship is this: "If any man would come after me, let him deny himself. . . ." That is the hardest thing in the world to do—to deny one's self. It is easy to deny one's neighbors, but it is hard to deny one's self. "Whosoever would save his life shall lose it; and whosoever shall lose his life for my sake

shall find it." A man's "will to live" must be coupled with his Christian desire to serve.

A Christian major motive will create a Christian method of distribution. Now, in considering the expenditure of money on the seven major needs of life, the Christian must keep his dominant life purpose, his major motive, ever before him. He will then, as a matter of course, want to spend money to develop the spiritual life of himself and family. He will have as much satisfaction in spending money in Kingdom enterprises as he has in spending it on his automobile.

In many cases that which is a necessity may, by excessive expenditure, become a luxury. Family pride causes some people to live in homes far beyond their means. Others with meager incomes dress at times like millionaires. Thus a home, or car, or clothing, all necessaries, may become luxuries, and luxurious spending may easily become a sin.

A. E. Cory, in an article in the "Missionary Review of the World," writes: "I was in a man's office recently and his face actually worked with emotion when he said: 'I want to give; I long to give; but here is my income and here is my outlay.' He said: 'I have no defense for the outlay. I have built a house far beyond our needs. We have entered a society that makes its demands upon us far beyond our income, yet what am I to do?' And with tremendous emotion, he remarked:

'I would give anything if I had the courage to change my standard of living.' "

There are multitudes of cases where families have swamped themselves on the other major needs, but never on religion.

The Christian, then, is driven back to consider a well balanced program of dividing the increase. If he has decided that every phase of his life is to be normally developed, then personal desires can never be satisfied at the expense of religion. Many business institutions are highly organized to supply the needs and wants of the body. Unless these institutions succeed in marketing their goods, they must fail. Every magazine advertisement, highly colored and artistic, is prepared for the purpose of getting men to spend money on their bodies. The appeals are well-nigh irresistible. It is certain, therefore, that if religion is to have a share of the income, if a part of it is to be divided with the Lord, who helped to make it, the individual must deliberately and definitely plan for such division. We come, then, to consider the third Partner in the division of money.

How will God get His share? The least advertised claim on the liberality of the individual is religion. It would be considered undignified to make an appeal for the support of religion in the same way that the appeal is made for other things. The support of religion is voluntary. It comes or should come out of the gratitude for the goodness

of God, and out of the desire to enlarge the Kingdom of God on earth.

There is only one way, then, for God to secure His share of the increase, and that is for the individual to play fair with God. God helped him to make money. He was a factor in its production. Therefore a part of this increase belongs to Him. It is not a question of the individual's *giving* some of it to God, but of recognizing the fact that a portion of it *belongs* to Him. If a man is to deal honestly with his Lord, he must set aside the Lord's share. He can cheat or short change the Lord if he wants to. The Lord is not here in person; He does not compel the man to divide or pay. There is no coercion; the man is strictly on his honor. But he cannot violate that confidence without peril to his own soul.

DISCUSSION QUESTIONS ON CHAPTER II

1. How does society secure its share of the increase of wealth?
2. Name the seven major needs of the individual.
3. Why should some money be spent on the mind and the soul?
4. What should a Christian's major motive be? What is real success? Which period of Silas Marner's life was most successful?
5. Explain the difference between necessity and luxury.
6. Can a man who pays but thirty cents a week to the church afford to own an automobile?
7. Is money spent on recreation wasted? Do you think a Christian can spend more money on recreation than religion?
8. How is God to secure His share of the increase of wealth? How should it be set aside?
9. If you accept the implications of this chapter, begin now to adjust your expenditures so that all of life may be properly developed.

Chapter III: THE CHRISTIAN AND NEW TESTAMENT STEWARDSHIP

"Give and it shall be given unto you; good measure, pressed down, shaken together, running over, shall they give into your bosom. For with what measure ye mete, it shall be measured to you again."

Luke 6:38.

"Freely ye have received, freely give."

Matthew 10:8.

"It is more blessed to give than to receive."

Acts 20:35.

"The Lord loveth a cheerful giver."

II Corinthians 9:7.

"They sold their possessions and goods and parted them to all, as any man had need."

Acts 2:45.

"And with great power gave the apostles their witness of the resurrection of the Lord Jesus: and great grace was upon them all. For neither was there among them any that lacked: for as many as were possessors of lands or houses sold them and brought the prices of the things that were sold and laid them at the apostles' feet: and distribution was made unto each, according as any one had need."

Acts 4:33-35.

"Upon the first day of the week let each one of you lay by him in store as he may prosper that no collections be made when I come."

I Corinthians 16:2.

Chapter III

THE CHRISTIAN AND NEW TESTAMENT STEWARDSHIP

HOW much, then, shall the honorable Christian steward put aside as a fair proportion with which to honor his Lord? There is a wide difference of opinion on this subject, and a still wider practice. One man will give 1 per cent, another 2 per cent, another 5 per cent, another 7 per cent or 10 per cent. Others say they will put aside something for the Lord "when they feel like it." This promiscuous and unsystematic plan of dividing hinders the spiritual growth of the individual and blocks the progress of the Lord's work. The starting point ought to be about 10 per cent for the average Christian. If he does not desire to give the same percentage that the Jews gave, let it be 9½ or 11 per cent.

Is tithing a New Testament ordinance? The question is raised by some who do not desire to pay as much as 10 per cent as to whether tithing is a New Testament requirement, whether it was specifically mentioned by Christ or the apostles as a part of the Christian dispensation. "If so,"

say they, "Give us the chapter and verse." On the other hand, there are many who insist that tithing is a New Testament command and a New Testament ordinance, the same as baptism and the Lord's Supper, and they quote and interpret certain passages of Scripture to maintain this position.

A frank discussion is now in order regarding the New Testament teaching on the subject of stewardship and tithing. Nothing will be gained by keeping silent on this point. Nothing will be gained by overstating and twisting the Scriptures beyond their intent and meaning. Most people will be surprised to know that there are but six references to tithing in the New Testament. Let these be examined to discover just what the teaching is upon that subject.

But six New Testament references to tithing.

(1) The first reference to the subject of tithing is found in Matt. 23:23. It reads as follows:

"Woe unto you, scribes and Pharisees, hypocrites! for ye tithe mint and anise and cummin, and have left undone the weightier matters of the law, justice, and mercy, and faith; but these ye ought to have done, and not to have left the other undone."

This is from an address of Jesus in which he is pronouncing condemnation upon the hypocrisy of the Pharisees. He incidentally mentions tithing, but that is not the theme of His address. It has often been pointed out that the only thing Jesus ever commended about the Pharisees was

their observance of the tithing law. When Jesus said: ". . . but these ye ought to have done, and not to have left the other undone," He certainly endorsed the *principle* of tithing, but He does not here reënact the tithing system as an ordinance for the Christian dispensation.

(2) The second reference is found in Luke 11:42.

"But woe unto you, Pharisees! for ye tithe mint and rue and every herb, and pass over justice and the love of God; but these ought ye to have done and not to leave the other undone."

This is almost the same as the above quotation from Matthew. Its content, of course, is the same.

(3) The third reference is in Luke 18:12.

". . . I fast twice in the week; I give tithes of all that I get."

A Pharisee was here speaking. He stood and prayed and thanked God that he was not as other men. Jesus condemned this self-righteous Pharisee; being a Jew, he was, of course, expected to give tithes of all that he possessed, and should not be commending himself to God for doing so. But this statement of the Pharisee has no reference to tithing as a Christian ordinance.

(4) The fourth reference is in I Cor. 9:13-14.

"Know ye not that they that minister about sacred things eat of the things of the temple, and they that wait upon the altar have their portion with the altar? Even so did the Lord ordain that they that proclaim the gospel should live of the gospel."

Tithing is not specifically mentioned here, but reference is made to Numbers 18:21-24, which gives an account of how the priests which were of the tribe of Levi were supported by the tithes of the other eleven tribes. The Levites were to have no part of the land except the suburbs of the cities in which they dwelt. They were to have no inheritance in the land of promise. They were to be supported by the tithes of the children of Israel. Now, the apostle Paul says: ". . . even so did the Lord ordain that they that proclaim the gospel should live of the gospel." The teaching is very plain here that those who are to be set aside distinctly as ministers, missionaries, and Christian workers shall be supported by the gifts of others. But Paul has not stated that the tithing system is to be reëstablished to support them.

(5) The fifth reference is in Heb. 7:1-10.

This is a discussion of how Abraham paid tithes to Melchizedek in the patriarchal dispensation. It also restates that the sons of Levi received tithes for their support from the other tribes. It says that the Levites who received tithes also paid tithes. The writer then discusses, in verses 11-19, the enlarging ideals of Christ's priesthood. He says of Jesus: "Thou art a priest forever after the order of Melchizedek." Then he definitely states: "For there is a disannulling of a foregoing commandment because of its weakness and unprofitableness (for the law made nothing perfect) and the bringing in thereupon of a better

hope through which we draw nigh unto God." But in all of this discussion, there is no statement that the *law* of the tithe is to be the financial system of the Christian church.

(6) The sixth and last reference is in Heb. 7: 20-25.

These verses continue the discussion regarding the Levitical priesthood, and only indirectly refer to tithing. They state that "by so much also hath Jesus become the surety of a *better covenant.*"

Now, these six references are all that the New Testament contains bearing directly on the subject of tithing. Most certainly these references do not suggest that either Christ or the apostles reënacted the tithing system as an ordinance of the Christian dispensation.

Statements of church historians. Neither is it perfectly clear from the writings of the church historians of the first five centuries that the early church definitely and specifically practiced tithing as its financial system. The need of supporting the clergy who were withdrawn from secular business was recognized. During the fourth century little is written about it, and some writers regard the matter from a totally different point of view from that which was later adopted.

Irenæus, referring to the tithes in the Jewish system, says, characteristically, that Christians, as "those who have received liberty, set aside *all* their possessions for the Lord's purposes, bestow-

ing joyfully and freely not the less valuable portions of their property."

Origen regards tithes as something to be *far exceeded* in Christian giving.

Epiphanius says that the tithe is no more binding than circumcision.

Augustine regards the tithe as something due by Christians to God, although he and others are prompted by the finer ideal of freedom in all Christian giving.

Is the Christian free from stewardship obligations? Shall we say, then, that the Christian is free from all obligations of stewardship? That there is no law or principle by which he is to be governed? By no means. While the law of the tithe has not been reënacted in the Christian dispensation, yet the great principles of stewardship and tithing remain. Principles never change. Dispensations may change, and nations may change, but principles do not change. God is not interested in percentages. He is interested in principles, in personalities. The principle of tithing was the great principle of liberality. Its purpose was to teach men to give back to God a portion of that which God puts into their hands. Men need to give to please God. They need to give to keep from becoming selfish and covetous. They need to give for the normal development of human character.

There seems to be an eternal fitness in the consecration of one-seventh of an individual's time

as well as about one-tenth of his income to the Lord. It has been scientifically demonstrated that both animals and men can actually accomplish more in working six days a week rather than seven. It has also been demonstrated that nine-tenths of the income, with the blessing of God upon it and system used in its distribution, will go further than the entire income without this blessing and system.

Hence the principle of tithing, whether it was in the patriarchal dispensation, the Jewish dispensation, or the Christian dispensation, is a God-given principle. In the patriarchal and Jewish dispensations, the tithe was the Lord's. That much was required as a constant reminder to the Jewish people that God was in their midst.

Now, in the Christian dispensation, that principle of liberality still remains. However, Jesus has taken off all restrictions, and has given His disciples the great task of evangelizing the world. With this tremendous task before them, and with unprecedented wealth in their possession, Christian men and women who understand the spirit of Christ, will recognize that the tithing principle was revised upward. Jesus never revised anything downward. Everything He touched was enlarged and spiritualized. There was no legalism involved in anything He did. While He did away with some of the forms, the great principles took on a new content, and men were moved by a new life purpose in carrying out His desires.

The tithe is the Lord's, to be sure, but with many men, five tithes and eight tithes and even nine tithes are the Lord's.

The Christian is not under law, but under grace. Grace and love have superseded the law. The law was our schoolmaster to bring us to Christ. The apostles were Jews before Pentecost. Their ancestors had been taught to pay tithes for generations. Is it conceivable that after Pentecost the apostles and the three thousand converts paid less than 10 per cent. A new world program was ushered in. Every reason for liberality which existed before Pentecost existed after Pentecost.

Christian obligation greater than Jewish. The obligations of the Christian, therefore, were not less than those of the Jew, but more. His opportunity was not smaller, but greater. The ten commandments as such, were not reënacted in the New Testament, but their great principles were never abrogated and are still binding upon the human family. There is no definite command to do many things which we know are involved in the confession and acceptance of Christ as redeemer and Lord. The fact, therefore, that there is no definite command in the New Testament for the Christian to pay tithes, does not lessen his obligations to Christian stewardship. In fact, it increases them, for the Christian is thereby put upon his honor as a disciple of his Lord to do everything that is possible, and to give

everything that is possible, to establish Christ's Kingdom upon earth.

"The Lord did not reënact that His followers should pay a patriarchal tithe, a Levitical tithe, a festival tithe, a poor's tithe, a demai tithe, or any other, but so far was He from lowering God's claims on property that He set before those who would be His followers a more complete fulfillment of the law; and an ideal more lofty than any other when He gave those remarkable words to His disciples, 'It is more blessed to give than to receive'; and also that 'If any man will come after Me, let him deny himself and take up his cross daily and follow Me.' "

New Testament teaching and example. Note, now, how these principles, enlivened by a new content and a world opportunity, worked out in the church of the first century.

"They sold their possessions and goods, and parted them to all, according as any man had need."

Acts 2:45.

Tithing? To be sure, but far more than that! Again, it was said of the early church members:

". . . and great grace was upon them all. For neither was there among them any that lacked; for as many as were possessors of lands or houses sold them, and brought the prices of the things that were sold and laid them at the apostles' feet; and distribution was made unto each, according as any one had need."

Acts 4:33-35.

Is there any record in the Old Testament, or in

secular history, where a tithing Jew ever did a thing like that?

John's teaching was this:

"Whoso hath the world's goods and beholdeth his brother in need and shutteth up his compassion from him, how doth the love of God abide in him?"

I John 3:17.

James clearly taught that stewardship should be based upon ability and need:

"If a brother or sister be naked and in lack of daily food . . . and ye give not the things needful . . . what doth it profit?"

James 2:15-16.

Paul said:

"We should remember the poor, which very thing I was also zealous to do."

Galatians 2:10.

Again Paul taught:

"Upon the first day of the week let each one of you lay by him in store as he may prosper, that no collections be made when I come."

I Corinthians 16:2.

This has been called by some one Paul's "Pod of P's."

Periodic ..... "the first day of the week"
Personal ..... "each one"
Provident ..... "lay by in store"
Proportionate ..... "as he may prosper"
Preventive ..... "that no collections be made"

While this was written to the Corinthians, Paul wrote the same thing to the churches in Galatia, for he says:

". . . as I gave order to the churches of Galatia, so also do ye."

I Corinthians 16:1.

Paul also said of the churches in Macedonia:

"For according to their power, I bear witness, yea and beyond their power, they gave of their own accord . . . in the ministering to the saints."

II Corinthians 8:3-4.

Paul, in writing to Timothy, uses these words:

"Charge them that are rich . . . not to have their hope set on the uncertainty of riches, but . . . that they do good, that they be rich in good works, that they be ready to distribute, willing to communicate."

I Timothy 6:17.

Paul's great commendation of the churches of Macedonia shows how this enlarging stewardship ideal was working:

"We make known to you the grace of God which hath been given in the churches of Macedonia. . . . For according to their power, yea, and beyond their power they gave of their own accord, beseeching us with much entreaty in regard of this grace and the fellowship in the ministering to the saints and this not as we had hoped, but first they gave their own selves to the Lord."

II Corinthians 8:1-8.

Another great passage from Paul says:

"But this I say, He that soweth sparingly shall reap also sparingly; and he that soweth bountifully shall reap also bountifully. Let each man do according as he hath purposed in his heart; not grudgingly, or of necessity: for God loveth a cheerful giver. And God is able to make all grace abound unto you; that ye, having always all sufficiency in everything, may abound unto every good work; as it is written, He hath scattered abroad, he hath given to the poor; His righteousness abideth forever. And he that supplieth seed to the sower

and bread for food, shall supply and multiply your seed for sowing and increase the fruits of your righteousness; ye being enriched in everything unto all liberality, which worketh through us thanksgiving to God."

II Corinthians 9: 6-11.

F. W. Burnham has said that he considers this the greatest stewardship passage in the entire Bible. He says the concept here is that men are not vessels to contain God's grace, but rather that men are channels through which the power and grace of God are to flow for the accomplishment of His great purposes in the world.

Now, all this can have but one meaning. The principles of liberality and stewardship in the New Testament dispensation far exceed those of the preceding dispensations. If these standards of stewardship that were practiced by the early church are too great for the twentieth century Christian, if they are more than he can bear, let him, as a starter, begin where the Jew did, with the 10 per cent, and then grow "from grace to grace."

What, therefore, is the authority or obligation for Christian stewardship?

(1) The obligation of being a Christian. It is impossible to be a Christian and not be a follower of Christ. To follow Christ is to give, for He gave all.

(2) The teachings of the New Testament on the subject of stewardship. While tithing is not specifically commanded, the New Testament abounds with teachings as to how men should use

their money to advance the Kingdom. "The dawn of Christianity gave a tenth; shall the noonday do less than the dawn?"

(3) The example of the early church. If we are to restore New Testament Christianity, we must restore New Testament liberality. There are many examples which show that the early church gave far more than 10 per cent.

(4) The need of the individual to practice the grace of giving. Christians need to give to keep them from growing selfish. To be god-like, men must do god-like things. "It is more blessed to give than to receive."

(5) The obligation of a world program. There was no world program under Judaism. But the prophecy stated that when the Messiah came, He should establish His Kingdom throughout all the earth. Christ said to His disciples: "Go ye into all the world and preach the gospel to every creature." This new program of world conquest lays a divine obligation of stewardship upon every Christian.

(6) The obligation of the Golden Rule. That great principle of doing unto others as we would have others do unto us is a principle of stewardship. If we were in physical need or without education, or without the opportunity of education, or without Christ, we would want the help of others. So we, in turn, should help minister to those in similar circumstances.

(7) The obligation of wealth. The possession

of wealth lays an obligation upon the Christian. Wealth is potential power. The very fact that the Christian has an income, or has accumulated wealth, and therefore has the power to do good, puts him under obligation to do good.

(8) The authority of conscience. No Christian can, in good conscience, refuse to give. While conscience is partially a matter of education, yet in this enlightened age, every man is fully aware of the fact that to make a profession of Christianity lays upon him the obligation to live up to that profession.

(9) The obligation of reciprocity. God helped each individual make his money, and, as has been stated before, the individual must give for distinctly Kingdom enterprises a part of the money which God helped him to make.

(10) The obligation of system. No man has a right to be haphazard in his giving. We are taught not to be "slothful in business but fervent in spirit, serving the Lord." Ten per cent, or some other fixed amount, not only puts system into one's giving, but will bring system to the balance as well.

(11) The challenge of the unfinished task. In this twentieth century, there are still millions of people who have not yet heard the name of Christ. As long as there is darkness in the jungles of Africa, as long as there are millions of false gods in India, as long as there are great areas in China, Japan, and Tibet that have never

heard the gospel preached even once, just that long shall the claims of Christian stewardship press upon the wealth of Christian men and women.

The Conclusion. Shall the Christian, therefore, pay 10 per cent? Yes, he should begin there as a minimum. That is a good, regulative norm. It is easy to compute. But that is not where he should stop. If his wealth is great, and his income large, he will seek the privilege of giving much more than did the Jew. He will discover opportunities for alleviating the suffering of the world. He will do everything in his power to help answer that prayer of his Lord, "Thy Kingdom come, Thy will be done, on earth as it is in heaven."

DISCUSSION QUESTIONS ON CHAPTER III

1. Name six New Testament references to tithing.
2. Do any or all of these state that the tithing system, as an ordinance, was reënacted in the Christian dispensation?
3. What do some of the church historians say?
4. Is the Christian free from stewardship obligations? Show why the principles of tithing and liberality are greater for the Christian than the Jew.
5. Name the eleven New Testament references in this chapter which show that the early church far exceeded the Jewish tithe.
6. Give the eleven reasons why we should practice New Testament liberality.
7. Can New Testament Christianity be restored without restoring New Testament stewardship?
8. Do you agree that the Christian under grace should give as much as the Jew did under the law? Begin now by setting aside at least 10 per cent of your income as God's share.

Chapter IV: THE CHRISTIAN'S ADMINISTRATION OF THE LORD'S SHARE

"What shall I render unto Jehovah for all his benefits towards me?"

Psalms 116:12.

"Render unto Cæsar the things that are Cæsar's and unto God the things that are God's."

Matthew 22:21.

"For where your treasure is, there will your heart be also."

Matthew 6:21.

"Moreover it is required in stewards that a man be found faithful."

I Corinthians 4:2.

"According as each hath received a gift, ministering it among yourselves as good stewards of the manifold grace of God."

I Peter 4:10.

"He that is faithful in a very little, is faithful also in much; and he that is unrighteous in a very little, is unrighteous also in much.

Luke 16:10.

Chapter IV

THE CHRISTIAN'S ADMINISTRATION OF THE LORD'S SHARE

THE Christian, having acknowledged that a portion of the increase belongs to God, and having accepted a New Testament principle in discovering what that portion should be, will carefully consider a Christian method of its administration. God helped to produce the money, therefore, His share should be religiously set aside, and set aside *first*. In that way only can the individual be honest with himself and honest with his Lord. He is the trustee or steward of the Lord's portion, and should administer it in a way that he is sure will be pleasing to his silent Partner.

Questions and answers. A man once asked: "Do you mean that $100 out of the $1,000 is to be set aside as the Lord's share, after the rent, grocery bill, clothing, and other bills have been paid, provided there is $100 left?" That is exactly what is *not* meant. If he waits until the last of the month or the last of the year after paying all other bills, he will likely have nothing left for the Lord. The only safe and sure way is to set

aside the 10 per cent before any other bill is paid.

Another man asks: "Do you mean that this 10 per cent should be paid to the Lord after the individual gets out of debt?" No, that is not meant. The man owes God His share whether he is in debt or not. Men usually get in debt for one of three reasons: First, they borrow money to make more money. If that be the case, there is no good excuse for not dividing the regular income with the Lord. Second, to meet their own or family desires. Third, men get in debt through carelessness about their financial affairs. The Kingdom should not suffer because men grow careless.

Another raises this question: "Suppose I am caring for an aged mother or some other relative. Should not this be counted as a part of the 10 per cent?" Ask the aged mother on that point. If she felt that she was a charity patient in the home of her own children, she would certainly want to go to the poorhouse. Whether a man is a Christian or not, he is under obligation to care for his aged parents if they need it. He owes to them a debt which he can never repay. But their support should not be taken out of the Lord's portion.

Another asks: "How can we know what our income is?" This excuse in the form of a question might have passed muster before the war. The Federal Income Tax law now helps to answer that question. Men must know what their incomes are. Even the farmer must now estimate

his income. But if there were no governmental regulations, it would be wise to keep accounts in business affairs. Men have not succeeded by carelessness or ignorance. They have succeeded by knowing their business affairs and by careful management of them.

In estimating the income tax, the government allows 15 per cent exemption for religious and charitable contributions. The government evidently expects its citizens to make liberal contributions towards religious institutions.

Dickering with the Lord. The above questions and many similar ones are merely excuses on the part of some people to escape paying the 10 per cent in real money to God. They desire to be known as liberal givers without actually paying the money. This is only dickering with the Lord. If a person does not desire to pay the 10 per cent, there is no law in the church or state that can compel him to do so. But the spiritual blessing which comes to the liberal giver cannot and will not come to one who is trying to drive a sharp bargain with the Lord. To be a Christian steward means to have an open hand and an open heart.

A business man dickers. A well-to-do business man made a pledge both to the forward movement and to the underwriting debt of his communion. When appealed to for a gift to the missionary board to close the year without a deficit, this business man sent his check with instructions that the gift was to go to the mis-

sionary society, and was also to pay his underwriting pledge and his original forward movement pledge. Since one check was to do the work of three, no wonder it was sent by special delivery!

A minister dickers. A minister, during an Every-member Canvass, failed to renew his pledge. When asked for the reason, he replied that he had recently received a call offering him $3,000 a year, while his present salary was but $2,500. Since he had refused to accept the call, thus giving up $500, he counted that as his contribution for the year.

A woman dickers. A woman who was handy with her crochet needle made a hood for the minister's new baby. She presented the gift at the parsonage with much ado, and at a time when she would receive some publicity. However, on her way home she stopped at the church treasurer's office and asked for a credit of $1 on her church subscription.

An electrician dickers. The electrician argued that it was impossible for him to find 10 per cent for the church out of a salary of $146 per month. He was asked to carefully estimate where every dollar of his income had gone during the preceding six months. Later he reported that he and his wife had discovered that they had been spending 17 per cent of their income on non-essentials, in some cases on things they would have been better off without. He confessed that

he had spent $7.50 a month on tobacco alone. Later he said: "After I have put aside 10 per cent for the Lord, I am still ahead 7 per cent over my former haphazard expenditures."

A traveling man dickers. This man relates that he and his wife put the Lord's share in the sewing machine drawer. They received their salary on the first of each month. About the third week both were usually out of money. They borrowed from the sewing machine drawer, and when the next salary check came, they always forgot to repay the Lord. It was a good deal like borrowing money from one's wife's folks and always failing to pay it back. Finally, to remove the temptation, he opened up a separate account in the bank for the Lord's share.

Dissipating the Lord's share. There are some Christians who carefully set aside a portion of the income for religious purposes, and then dissipate it in its distribution. They give a dribble here and a dribble there. They hand out a quarter to an unworthy beggar, or go to a church supper and pay 50 cents for a 75 cent meal, and feel that they are making a contribution to the Lord. They scatter the money promiscuously without any careful thought or study as to how it might be used to bring power to the church if combined with the gifts of others. When the month or the year has gone by, the Lord's share has been dissipated, and no constructive contribution has been made which will add permanence to the cause of

religion. This is certainly unfaithfulness in the matter of stewardship.

Four suggestions for proper administration.

(1) Proper administration requires careful study. Just how may the Christian see to it that the Lord's share goes where the Lord wants it to go? Shall he leave it entirely to the administration of the minister and official board of his church, which may be careless or ignorant about its administration? If he so leaves it, it may not be used for the purposes intended. The Christian, as a steward, really cannot escape the obligation of making a careful study of the places where he desires this money to be used, and of following it through to see that it goes for those purposes.

(2) The Lord's share should be set aside in actual money in a separate bank account, or in cash apart from the rest of the income, or as a separate account on the ledger. Many people think they are giving more than they really are. By carefully setting it aside, it is possible to know the amount that is being used for religious purposes. There is, then, a real fund, a tangible amount of money, which is to be administered, and there will be no uncertainty about it.

(3) For the average family, about 70 per cent or 80 per cent of this amount should be given through the church budgets, local and missionary. If the church is to have the power and prestige to which it is entitled, it should secure the major por-

tion of the contributions of its members. The church is the representative of organized religion. Assuming that the church is properly educated along missionary and benevolent lines, it will make good use of the money through its recognized missionary and benevolent agencies. The remainder of the Lord's share, of about 20 per cent or 30 per cent, may be used for Sunday-school and other causes which may not be included in the regular church budgets.

(4) Gifts of $10,000 or $50,000 or $1,000,000 to outside causes are rarely ever made through the missionary budgets of the local church. If all were practicing New Testament stewardship, the church would necessarily be prepared to intelligently administer such a trust. The average church would not know what to do with a million dollars if it should be given. Until such a time as the church can be trusted with large sums, those individuals who have such contributions to make should carefully study the needs, program and work of their national missionary, benevolent, and educational agencies, and so give their money that these institutions may be strengthened and enlarged.

What the Lord's share will do when freely given and honestly administered. At this point much could be written on the uses that could be made of this money. Most people begin there. But there is a bigger thing than that in connection with this $100 or $1,000 or $10,000. It has been

said that a dollar has two ends, one that reaches afar, and the other which reaches back into the life of the individual.

1. *What it will do for the individual.* In the language of the oil man, the dollar given away has a "back kick." It has a reflex influence. The biggest thing this money does is what it does for the individual. It is a great event in his life when he reaches the decision to divide honestly with his Lord. He is conscious of the fact that he is playing fair with his Partner and his Creator. He has the exhilaration of knowing that he not only pays his debts to society, but that he is also paying his debt to God. This brings him into a new attitude in his Christian giving. When calls or needs arise, he doesn't have to give. That question is already settled.

A man wrote: "I have studied and prayed over the matter for three days since the conference, and have reached a definite decision to give at least 10 per cent to the Lord's work. It was one of the greatest experiences of my life when I made that decision."

To put aside God's share is not a question of giving to the minister, or of raising "funds" for the church, or of paying the janitor, or the coal bill, or giving a subscription to the Finance Committee. It is not a transaction at all between the individual and any other human being or institution. It is a transaction between himself and his God. It is a spiritual act. It is an act of worship.

It is as much an act of worship as when he kneels in prayer, or partakes of the communion, or listens to a Gospel sermon. This lifts the whole subject of Christian giving and liberality to the high plane upon which it was intended to be. So the first and biggest thing this money will do is what it does for the man.

2. *What it will do for his wife.* How many Christian wives have had to beg and scheme to get money from their husbands for the church. There has been no system, and what little has been given has often been given with a grouch. The Christian wife should no longer be holding out her hands for a pittance. When the Lord's share is set aside, this problem is solved. The wife is raised from the state of a beggar to that of a steward. Together husband and wife administer their stewardship of the Lord's money. A Christian woman, wife of an employee of the Missouri Pacific Railroad, once said: "It was the happiest day of our married life when my husband came home from church and said that hereafter we would always put aside 10 per cent of our salary checks for the church."

3. *What it will do for the children.* Protestant parents need to ponder long on this point. The statement that where a man's treasure is, there will his heart be also, is equally true of growing children. If they have no financial transaction with the church, they will gradually leave the church. A child who makes his confession and is

baptized, and whose name has been enrolled on the clerk's book of the church, has a right also to have his name enrolled upon the treasurer's book. Since giving is a spiritual act, each individual Christian must exercise the privilege of giving. If this habit is established in the early years, it will be kept up throughout life.

It is impossible to hold either a child or a man in the church unless he has the habit of giving. Those who never pay seldom pray and soon get out of the habit of church attendance. One of the surest ways out of the church is by the path of nonsupport. The parents of three growing boys recently told the story of how the sixteen- and eighteen-year-old boys had lost all interest in the church. The mother stated that she was quite sure their loss of interest began when they stopped paying their pledges to the church.

This problem of dividing money with the Lord, therefore, is a bigger question than merely getting the money. It is the question of securing and holding the affection of men and women and boys and girls. It is a question of tying their interest and devotion to the great cause for which Christ gave His life. It is not a question of raising money at all; it is a question of raising men. It is not a question of securing tithes; it is a question of securing tithers. It is not a question of getting the gift; but of consecrating the giver.

4. *What it will do for the church.* What will this money do for the church?

(a) It will increase church attendance. Those who systematically give must be present at the church in order to give. The givers are the goers. Churches that have successfully enlisted their members as regular contributors, have reported an increase in the Sunday morning attendance of from 25 per cent to 40 per cent. The person who is perpetually behind in his church pledge unconsciously feels that he should stay away from church until he catches up with his payments.

(b) It will provide cash in advance for paying the bills of the church. The person who sets aside this money has it on hand ready to give. He is never behind in his church subscription. Having his money ready each Sunday, there is a psychological and spiritual reaction which brings joy in making his contribution. Suppose every member of the church set aside the Lord's share, real money, either in a separate bank account, or in the sewing machine drawer, or elsewhere. When Brown and Smith and Jones and Wilson and Thompson go to church on Sunday, they give money out of these little subtreasuries into the Lord's central treasury. Cash in advance brings great strength to any church.

(c) It will create a new spirit of confidence. A new feeling of power always comes into the church when it is meeting all bills promptly. The minister has a new message. The attitude of the

church board changes from pessimism to optimism. The whole membership feels the thrill of a going institution.

(d) It will give the church a good name in the community. Many churches have lost the confidence of business men in the community because of slackness in paying their bills. It has often been stated by business men that it is harder to get money from the average church than from any other institution in town. Thus the unbusinesslike methods of the church have helped to defeat the very purpose for which it was organized. The community expects the church to be honest and Christian and prompt in its business affairs. If it is not so in these temporal things, how can they have complete confidence in it concerning spiritual things?

A minister will not easily win a banker to join his church, when the church's note is long overdue with interest unpaid. Neither will he be able to win the coal dealer, with the coal bill unpaid. A good financial system for the church, therefore, has much more to do than simply getting money. It has to do with the souls of men and women. It is a sin against God and the souls of unredeemed men for a church to be dilatory and unbusinesslike in its financial affairs.

(e) It will provide money for the missionary and benevolent organizations of the church. Practically all of the churches now have missionary budgets and the churches are beginning

to understand that payments should be made to the missionary budgets with as much regularity as to the local expense budgets. With money coming in each week and each month, the whole missionary program can be enlarged and strengthened.

What tremendous possibilities here! Every need of orphaned children and helpless widows could be answered. Every worthy veteran minister could have his burden lightened. We could help to house every homeless congregation. We could supply Christian workers for every unoccupied field in America. We could adequately endow and equip every needy Christian college. The Macedonian call from across the world could be answered. The lines of the church would go out to the ends of the world. Those who now sit in the darkness and shadow of death would see a great light.

DISCUSSION QUESTIONS ON CHAPTER IV

1. Does being in debt constitute a good reason for not paying 10 per cent or more to God? Why not?
2. What other excuses do men give? Do you approve of them?
3. Discuss the five instances of "dickering with the Lord."
4. State in what way many people dissipate the Lord's share.
5. Name and discuss the four suggestions for proper administration.
6. State just how putting aside the Lord's share blesses the individual.
7. State how it influences the wife and children.
8. Name five ways in which it helps the church and its missionary program.

9. If your church had a million dollars to give away for good causes, how would you advise distributing it?

10. Start at once a systematic plan of administering the Lord's share, if you have not already done so.

Chapter V: THE CHRISTIAN AND NATIONAL WEALTH AND INCOME

"Righteousness exalteth a nation; but sin is a reproach to any people."

Proverbs 14:34.

"For unto us a child is born, unto us a son is given; and the government shall be upon his shoulders; and his name shall be called Wonderful, Counsellor, Mighty God, Everlasting Father, Prince of Peace. Of the increase of his government and of peace there shall be no end, upon the throne of David, and upon his kingdom, to establish it, and to uphold it, with justice and with righteousness from henceforth even forever. The zeal of Jehovah of hosts will perform this."

Isaiah 9:6-7.

"And he will judge between many peoples, and will decide concerning strong nations afar off; and they shall beat their swords into plowshares, and their spears into pruning-hooks; nation shall not lift sword against nation, neither shall they learn war any more."

Micah 4:3.

"Blessed is the nation whose God is Jehovah, the people whom he hath chosen for his own inheritance."

Psalms 33:12.

"He hath not dealt so with any nation; and as for his ordinances, they have not known them. Praise ye Jehovah."

Psalms 147:20.

Chapter V

THE CHRISTIAN AND NATIONAL WEALTH AND INCOME

IN the short period of four hundred and thirty-one years since Columbus discovered America, the United States has grown to be the wealthiest nation in the world. Does this have any meaning to the Christian and to the church? In 1920, the total national physical wealth of the United States was estimated to be $272,000,000,000. Official figures compiled in connection with the Conference on Limitation of Armament in Washington in December, 1921, estimated our national wealth at $350,000,000,000. This figure, however, is undoubtedly too high. It can only be justified by reckoning most of the items at greatly inflated values, and by not allowing anything for losses. The first estimate of $272,000,000,000 is considered by statisticians to be more nearly accurate.

GROWTH IN NATIONAL AND PER CAPITA WEALTH SINCE 1850

	Wealth	*Population*	*Wealth Per Capita*
1920	$272,000,000,000	105,709,000	$2,573
1916	268,000,000,000	104,000,000	2,638
1912	187,740,000,000	95,400,000	1,965
1904	107,100,000,000	82,400,000	1,318
1900	88,500,000,000	76,000,000	1,165
1890	65,000,000,000	63,000,000	1,035
1880	43,600,000,000	50,000,000	870
1870	30,000,000,000	39,000,000	780
1860	16,200,000,000	31,000,000	514
1850	7,100,000,000	25,200,000	308

The average wealth per family is now estimated at $10,300.

The above table would indicate the truthfulness of that statement that America is becoming "alarmingly rich."

Comparison with other countries. (The figures for 1916 are the only ones available for this comparison.)

United States	$268,000,000,000
British Empire	130,000,000,000
German Empire	65,000,000,000
France	50,000,000,000
Russia	40,000,000,000
Austria-Hungary	25,000,000,000
Italy	20,000,000,000
Belgium	9,000,000,000

This shows that among other leading nations of the world, the United States easily ranks first in national wealth. She has been blessed far above any other nation.

Did the war increase the national wealth? Many wild statements are made about the fabulous increases in wealth during the war. But the facts are that the national wealth did not increase during the war period. It is not a wealth-producing program to take from five to ten million men out of the productive life of the country, and enlist them in the business of destruction. Neither is it a wealth-producing program to turn many of the great manufacturing and industrial organizations from their normal pursuits, and put them at the business of manufacturing the

implements and munitions of war. The figures show that while the total national wealth increased about $4,000,000,000 from 1916 to 1920, the per capita wealth decreased from $2,638 to $2,573. This means a per capita loss of $65 for every citizen of the United States. The figures also show that the quantity of raw material of all kinds per person has remained practically stationary from 1913 to 1920. The average in 1913 was 11½ tons per person, and in 1920 it was 11⁷⁄₁₀ tons per person. This clearly shows that the war did not increase the wealth of the United States.

But, some one says: "Did not many men amass huge fortunes during the war?" Yes, but here is one way that it was done. Sugar was ten cents a pound. Thirty days later, it went to twenty cents a pound, making an extra dollar on each ten pounds. If five million families, which is a low estimate, each bought ten pounds of sugar, an extra $5,000,000 would have gone into the hands of the sugar dealers. There was the same amount of sugar in existence and the same amount of money. No extra wealth was created. There was merely an exchange of the $5,000,000 from the pockets of the common people to the pockets of the sugar profiteers. This thing was true in many lines of trade. Prices rose to amazing figures. But to increase the price of a commodity does not increase the amount of wealth in the nation.

The cost of the war. One look at the cost of the war is enough to show that the war did not add to our total national wealth:

Military costs (as per Secretary Houston)	$24,010,000,000
Extra governmental costs (as per Secretary of the Treasury)	4,500,000,000
Red Cross contributions	978,000,000
Other relief funds	700,000,000
Total	$30,188,000,000

This list necessarily does not include the loss of time of the men engaged in war, nor the loss of life, nor the lowering of the moral standards of the nation and of the world.

Largest items of national wealth. It will be of interest to note the major items in our national wealth. No other nation has such a variety.

Gold and silver	$3,823,000,000
Farms and buildings	66,190,000,000
Other buildings (includes valuable city property)	65,120,000,000
Mines	3,269,000,000
Steam railways	25,500,000,000
Manufacturing, machinery, tools	15,500,000,000
Automobiles	4,594,000,000
Light and power plants	4,058,000,000
Furniture, carriages, etc.	10,600,000,000
Clothing, jewelry, etc.	5,300,000,000
Stocks of goods	19,000,000,000

These are only the largest of many items which go to make up the whole.

Wealth of American farmers. According to the last census, the farmers had in farms, farm buildings, implements, and live stock, a total wealth of $77,925,000,000. This was an average

of $12,085 per farm. Besides this property, they had large holdings of automobiles, investments in Liberty Bonds and other securities, and savings bank deposits. Some of their farms were mortgaged, the total mortgages in 1920 being $7,857,700,000. This is about one-tenth of the total value. The homes of people in other industries are mortgaged to as high a percentage and in all probability higher. It is clear, therefore, that the average wealth per family for farmers is larger than the average wealth per family for the whole population. A 1920 estimate shows that 26,500,000 families in the United States have an average wealth of about $10,300 per family. The average wealth of farmers is $12,085 per family. Note that this estimate is per family, and not per capita.

The national income. The national income at the close of 1920 was estimated at $65,500,000,000. The per capita income increased from $319 per year in 1909 to $586 per year in 1920. Some estimates give the 1920 per capita income as high as $629.

While the national income is now larger than ever before, it is also more widely distributed. In the ten-year period to 1920, the figures show that the division of income between the wage earners and workers on salary, and the owners and managers of property, has steadily increased in favor of the wage earners. In 1909 wages and salaries amounted to 69 per cent of the total in-

come, and the managers of the property received only 31 per cent. In 1920, the wage earners received 80 per cent and the managers and owners of property only 20 per cent.

The reports show that there were about 200,000 people of voting age whose incomes were "below zero." That is, they were supported entirely by the gifts and taxation of the rest of the population. There was another group whose income was less than $500 per year. But both of these cases are the exception, and not the rule. The great bulk of the American people do have incomes sufficient to support them, by careful economy and system.

The largest number of returns was from people whose incomes were from $900 to $1,100. There were more than 6,000,000 persons in this class. The number of those who received $2,000 or less is 87 per cent of the whole. But this 87 per cent of the people receives 61 per cent of the total income.

There were 152 people whose incomes were $1,000,000 and over. Ten of that number had incomes of more than $4,000,000. Some persons conclude that those who receive these large amounts are getting the bulk of the national income. While these sums are very large, they are only one-half of 1 per cent of the total. Those who receive incomes of $100,000 and over receive a little less than 3 per cent of the whole income. It will be interesting to further note that

all those who received $25,000 or more, including the $100,000 class and the $1,000,000 class, received about 7 per cent of the total income. Hence, 93 per cent of the income is distributed among those who receive less than $25,000 per year.

PERCENTAGES OF THE NATIONAL INCOME

Farmers	17½%
Mines	3%
Manufacturing	30%
Transportation	9½%
Banking	1½%
Government	5½%
Unclassified	33%

It will be seen from the above general classification that no one class is securing a corner on the national income. It is being distributed very widely among all classes of people.

The purchasing power of the national income. An interesting table has been worked out by the National Bureau of Economic Research in its volume entitled, "Income in the United States," in which is shown the national income and its purchasing power at the price level of 1913. The table shows that in 1910 the national income was $31,000,000,000 and in 1920 it was $65,500,000,000. The increase is not nearly so great when measured by the purchasing power at the price level of 1913. This would show the relative increase to be as follows:

1910	$31,000,000,000	
1920	37,000,000,000	(deflated value)

In making an interpretation of the growth of our national income, it would be well to remember this interesting computation.

Our bill for American luxuries. The Secretary of the Treasury has estimated that in 1919, the people of the United States purchased luxuries as follows:

Joy riding, pleasure resorts, races, etc.	$3,000,000,000
Luxurious services	3,000,000,000
Excessively high-priced wearing apparel, carpets, and rugs	1,500,000,000
Cigars, cigarettes, tobacco, snuff	2,110,000,000
Perfumery, face powder, cosmetics	750,000,000
Soft drinks	350,000,000
Candy	1,000,000,000
Chewing gum	50,000,000
Jewelry	500,000,000
Total	$12,260,000,000

This is about 20 per cent of the total national income. This is indeed amazing in a Christian nation. More than $12,000,000,000 spent on luxuries! Things which people would have been just as well off without, and in many cases better! While one committee is talking of the cost of American schools, which is $1,000,000,000, and even hinting at curtailment, this report shows that the American people spent twelve times that amount on luxuries alone. A casual observer will at once conclude that not all of this was spent by the extremely rich.

Government tax on luxuries. The government made a fine distinction between necessaries and luxuries during the war. Shoes which cost $10.00

or less were necessaries, and were not taxed. Shoes which cost more than $10.00 were in the luxury class, and a luxury tax was placed upon them. Ice-cream sundæs were considered luxuries; theaters, high-priced cigars, etc., had to bear luxury taxes. This point was also carefully considered on the income tax returns. The average man paid a certain rate, but the man with a large income paid a much higher rate. For instance, the income tax on incomes of from $5,000 to $10,000 was 2.41 per cent. On incomes of $150,000, the tax was 13.92 per cent; the tax on incomes of $1,000,000 and over was 35.65 per cent.

Now, if the larger incomes have a larger obligation to the government in times of war, and in paying the national debt, why should they not also assume larger responsibilities in the affairs of the Kingdom?

Responsibility of a Christian America. The above figures of wealth and income should have a sobering influence on American Christianity. They certainly illustrate the truth of that statement of the Psalmist: "He hath not dealt so with any nation." What could not a real Christian America do in world evangelization? Suppose American statesmanship, business, commerce, industry, conducted their affairs in the light of the Great Commission!

American Protestantism likewise faces a tremendous responsibility. Protestantism now numbers about 25,000,000 people among its communi-

cants. Much of this vast wealth is now in their possession. A large share of the income is pouring into their pockets annually. The statement is often made that Christian people as a class are more thrifty than others. If that be true, then considerably more than the average share of the wealth and income is being administered by members of the church. Is Protestant America living up to its obligation, and is it seriously, in the light of its unprecedented wealth, facing its world opportunity?

Stewardship Possibilities of Protestantism. One needs only to "sharpen his pencil" to estimate the tremendous possibilities of enlarging the Kingdom if the Protestant communions began the practice of New Testament stewardship. Figuring that they have incomes equal only to the average, the 25,000,000 Protestants, with a per capita income of $586, would have a total income of $14,650,000,000. If these church members gave the minimum of 10 per cent, the Lord's share would be $1,465,000,000.

The United Stewardship Council, in its 1922 statistics, lists the total gifts of the twenty-six leading communions, including three Canadian communions with a membership of less than 3,000,000, as $395,626,545. This includes gifts to both local expense budgets and missionary and benevolent budgets. The same table shows the membership of those churches to be 21,084,557. Estimating that the remaining Protestant mem-

bership of 3,915,443 gave as much as $50,000,000—which is undoubtedly too high for those smaller communions—then the total Protestant gifts would be $445,626,545.

Let us face squarely the two figures:

At the minimum of 10 per cent the gifts would be	$1,465,000,000
Actual gifts for 1922	445,626,545
Short of giving the 10 per cent	1,019,373,455

This ought to drive church leaders to their knees. A day of confession and repentance ought to be called for American Protestantism. It is doomed unless it can throw off this curse of withholding from the Lord that which belongs to Him.

The Protestant forces recently created somewhat of a flurry when they organized and promoted the Inter-church World Movement. But the leaders in their wildest dreams did not put the financial aims at more than a half billion dollars. Yet these Protestant constituencies the very year of the "Great Debacle," withheld a clean billion dollars from God. Well may the "friendly citizen," when asked to help finance the Movement, have said: "Physician, heal thyself."

According to the table on the following page, the per capita giving for all purposes was $18.77, whereas it would have been $58.60 if all gave as much as 10 per cent. It seems well-nigh incredible that the best Christian people of America have done so little considering the means at their command.

STEWARDSHIP POSSIBILITIES OF SEPARATE COMMUNIONS

In order that Protestant church members may not fail to grasp the full meaning of this colossal "shortage" in our stewardship accounts, the stewardship possibilities of twenty-six communions are here given. These estimates are then compared with the actual amounts given, as shown in the official reports of each communion.

Name of Communion	*Membership*	*Income at $586 per Member*	*The Lord's Share at a Minimum of 10%*	*Actual Gifts, 1922*	*Shortage*
Baptist Con. of Ont. and Quebec	61,362	$35,958,132	$3,595,813	$1,657,469	$1,938,344
Baptist Northern	1,267,721	742,884,506	74,288,450	28,692,648	45,595,812
Baptist Southern	3,284,634	1,924,795,524	192,479,552	33,886,982	158,592,570
Christian	97,084	56,891,224	5,689,122	1,071,979	4,617,143
Church of Brethren	108,970	63,856,420	6,385,642	1,247,721	5,137,921
Congregational	838,271	491,226,806	49,122,680	21,370,288	27,752,392
Disciples of Christ	1,310,296	767,833,456	76,783,345	14,682,788	62,100,557
Evangelical Association	126,346	74,038,756	7,403,875	3,290,489	4,113,386
Evang. Synod of N. A.	228,713	134,025,818	13,402,581	4,209,118	9,193,463
Friends	69,836	40,923,896	4,092,389	1,011,436	3,080,953
Lutheran Mo. Synod	673,321	394,566,106	39,456,610	9,919,459	29,537,151
Lutheran (except others listed)	1,041,091	610,079,326	61,007,932	15,359,279	45,648,653
Methodist Church in Canada	406,933	238,462,738	23,846,273	6,962,966	16,883,307
Methodist Episcopal	3,773,160	2,211,071,760	221,107,176	82,920,015	138,187,161
Methodist Episcopal South	2,301,844	1,348,880,584	134,888,058	33,924,421	100,963,637
Moravian North	17,326	10,153,036	1,015,303	434,043	581,260
Presbyterian Church in Canada	357,211	209,325,646	20,932,564	9,283,342	11,649,222
Presbyterian North	1,717,846	1,006,657,756	100,665,775	42,080,090	58,585,685
Presbyterian South	411,854	241,346,444	24,134,644	11,743,725	12,390,919
Protestant Episcopal	1,104,029	646,960,994	64,696,099	34,916,591	29,779,508
Reformed in America	141,222	82,756,092	8,275,609	3,737,859	4,537,750
Reformed in U. S.	334,526	196,032,236	19,603,223	5,007,685	14,595,538
United Brethren	355,900	208,557,400	20,855,740	6,037,109	14,818,631
United Evangelical	91,031	53,344,166	5,334,416	2,013,641	3,320,775
United Lutheran	801,250	469,532,500	46,953,250	13,798,195	33,155,055
United Presbyterian	162,780	95,389,080	9,538,908	6,367,207	3,171,701
				TOTAL SHORTAGE	$839,928,494

Disciples of Christ set the pace for forward movements several years ago in their Men and Millions Movement. $6,300,000, in individual five-year pledges, over and above the regular budgets, was raised. Yet if that communion had given to its church enterprises the minimum of 10 per cent of its income, it could have paid in one year its regular gifts of $14,682,788, paid up the entire Men and Millions pledge of $6,300,000 and have had a cash balance of $55,805,557.

The Methodist Episcopal Church, in its Centenary campaign, set new standards of giving for all other communions. $105,000,000 was reported pledged, to be paid over a five-year period. Yet if that church had paid the tenth, it could have made its regular gifts of $82,920,015, have paid all of the $105,000,000 on the Centenary in a single year, and have had a balance left over of $33,187,161.

Baptists, Congregationalists, Episcopalians, Lutherans, Presbyterians, and many others, have recently had their "forward movements." Yet there is not one of these communions but that could have doubled its five-year aim in cash, in a single year, if its members had been practicing New Testament stewardship.

It would seem that what Protestantism needs is not more drives, but more desire to do God's will; not more spasms, but more religion; not more campaigns, but more cashing up on our debt to God; not more forward movements, but more

far-reaching and systematic instruction in the fundamentals of Christian stewardship; not more machinery, but more men, consecrated and dedicated to completely fulfill the desires of Christ, and to share with Him in the conquest of the world.

Democracy of Stewardship. The wide distribution of wealth and income lays the foundation for a great democracy of stewardship. If all Christians would follow the suggestions of recognizing God's share in making money, and of religiously setting aside His share, the church would enter a new era of power undreamed of by priest, prophet, or apostle. Giving should be democratic. Universal giving is highly desirable. Its possibilities are here. The widow's mite is acceptable. The American church is not and must never be a rich man's church. The smaller gifts, and they are legion, coming out of the prayer, sacrifice, and devotion of the average givers, are "transformed into talents of silver and gold." Love and affection follow the gift. "The gift without the giver is bare." The Lord's treasury is open to all. And He is still sitting "over against the treasury" taking note of how the American Christian casts his "money into the treasury."

DISCUSSION QUESTIONS ON CHAPTER V

1. What is the total national wealth of the United States? Discuss its growth since 1850; also the per capita growth.
2. Compare our national wealth with that of other countries.
3. State why the war did not increase our national wealth. How did some men amass huge fortunes during the war?

4. Name the largest items of national wealth. Discuss the wealth of farmers as compared with that of others.

5. What is the total national income, and the per capita income?

6. Do the millionaires get the bulk of the national income? Give the facts regarding the matter.

7. What per cent of the luxury bill would you estimate was spent by church members? Do you consider the government luxury tax just? Why?

8. Discuss the stewardship possibilities of Protestantism.

9. What is your opinion about the "shortage" of the various communions? Is this "shortage" embezzlement of the Lord's money?

10. Consider how you may help to bring your church and communion up to its full stewardship possibilities.

Chapter VI: THE CHRISTIAN WHOSE INCOME IS $5,000 OR MORE

"The sleep of a laboring man is sweet, whether he eat little or much; but the fullness of the rich will not suffer him to sleep.

Ecclesiastes 5: 12-13.

"There is an evil which I have seen under the sun, and it is heavy upon men: a man to whom God giveth riches, wealth and honor so that he lacketh nothing for his soul of all that he desireth; yet God giveth him not power to eat thereof, but an alien eateth it; this is vanity, and it is an evil disease."

Ecclesiastes 6: 1-2.

"Woe unto them that join house to house, that lay field to field, till there be no room, and ye be made to dwell alone in the midst of the land."

Isaiah 5: 8.

"But when the young man heard the saying, he went away sorrowful; for he was one that had great possessions. And Jesus said unto his disciples, Verily I say unto you, It is hard for a rich man to enter into the kingdom of heaven. And again I say unto you, It is easier for a camel to go through a needle's eye, than for a rich man to enter the kingdom of God."

Matthew 19: 22-24.

"Charge them that are rich in this present world, that they be not highminded, nor have their hope set on the uncertainty of riches, but on God, who giveth us richly all things to enjoy; that they do good, that they be rich in good works, that they be ready to distribute, willing to communicate."

I Timothy 6: 17-18.

"For if the readiness is there, it is acceptable according as a man hath, not according as he hath not. For I say not this, that others may be eased, and ye distressed: but by equality; your abundance being a supply at this present time for their want, that their abundance also may become a supply for your want, that there may be equality: as it is written, He that gathered much had nothing over; and he that gathered little had no lack."

II Corinthians 8: 12-15.

Chapter VI

THE CHRISTIAN WHOSE INCOME IS $5,000 OR MORE

THE government reports on the income of the American people show that there are 842,458 persons who receive an income of $5,000 or more. This is only 2⅞₀ per cent of the total number of people reporting their incomes, but the amount which they receive is 18 per cent of the total. This puts them in a favored class. They are blessed above their neighbors. They have the means of living in better homes and otherwise providing for their families above the ability of the average man.

The list of large incomes.

587,824	persons	receive	from	$5,000	to	$10,000	per	year
192,062	"	"	"	10,000	"	25,000	"	"
41,119	"	"	"	25,000	"	50,000	"	"
14,011	"	"	"	50,000	"	100,000	"	"
4,945	"	"	"	100,000	"	200,000	"	"
1,976	"	"	"	200,000	"	500,000	"	"
369	"	"	"	500,000	"	1,000,000	"	"
152	"	"	"	1,000,000	and over		"	"

As stated above, this favored class receives 18 per cent of the total annual national income. It is very probable also that the people of this same group, excluding farmers, own a very large share of the physical property of the nation; that they

own a large part of the manufacturing industries; that they have the largest holdings of the invested wealth. If this be correct, then they are doubly responsible, having not only the largest incomes, but also a very large share of the national wealth.

Who are the men of large fortunes? A prominent business man has said that investigation will show that the greatest fortunes have come to men who have performed great and far-reaching economic services; that the men who had the faith and the daring to develop the resources of the country, and the ability to organize the manufacturing processes in connection with them, have rendered a necessary service to the country, at the same time they were amassing great fortunes. This statement is undoubtedly true. One needs only to call the roll of the rich men of the country to discover that many of them grew rich out of the production of the necessaries of our common civilization. These men have had the genius of organization. They have been gifted with the ability of management. Some have had the gift of the seer. They have seemingly known when and where great fortunes were to be made. Some have had the ability to build from the forces of nature and society the foundations upon which great fortunes could be erected.

While the Declaration of Independence says that "all men are created equal," we all know that men are not equal in capacity. They *are* equal before the law, and are entitled to equal

opportunity, but they are not equal in nerve and will power and mentality. They are not equal in the ideals which lift them. They are not equal in heart power. They are not equal in physical strength and endurance, without which great achievements along many lines would be impossible. Whether we like it or no, there be some who are "masters of men." These are the makers and molders of big business. These are the men with big fortunes and big incomes. Many of them are avowedly Christian men.

Can big business and big business men be Christian? Is it too much to expect rich men to be Christian? Why shouldn't they be? If teachers are to be Christian, if ministers are to be Christian, if average men are to be Christian, why shouldn't rich men be Christian; not professionally, but really? Do these Christian obligations extend back into the whole realm of money-making? If so, this certainly lays upon them added responsibility as Christian stewards. It lays upon them the clear responsibility and the inescapable duty of Christianizing the money-making processes of our complicated American civilization. The Christian desires a Christian America. If America is to be Christian, American industry must be Christian; American commerce must be Christian; American business and banking must be Christian; American statesmanship must be Christian; American international relationships must be Christian. One writer has

University of Southern California Library

said that if the authority of Christ stops at the bank vaults and the factory gates, and outside the storehouses of the profiteers, then the religion of Christ will become a hissing and a by-word.

Yes, big business can be Christianized. It must be. But it will have to be done by big Christian business men. They can evangelize it. They can convert it from the error of its present way. They can make it confess Christ in its daily affairs. As the high priests of big business, they can baptize it for world service and human uplift into the name of the Father, Son and Holy Spirit. Is this sacrilege? The future Christian conscience will consider it sacriligious not to do so.

The Christian's motive in business. The Christian must carefully analyze his motives in money-making. Are men in business for themselves or are they trying to help Christ extend His Kingdom? Are the large incomes to be secured and used for self or for service? Henry Ford says: "It is wholly desirable to re-shape business on the basis of service." He states that the business man's object should be to serve the largest number of people. "A truly prosperous time is when the largest number of people are getting all they can legitimately eat and wear, and are, in every sense of the word, comfortable. It is the degree of the comfort of the people at large—not the size of the manufacturer's bank balance—that evidences prosperity.

"The function of the manufacturer is to con-

tribute to this comfort. He is an instrument of society, and he can serve society only as he manages his enterprises so as to turn over to the public an increasingly better product at an ever-decreasing price, and at the same time to pay to all those who have a hand in his business an ever-increasing wage, based upon the work they do. In this way and in this way alone can a manufacturer or any one in business justify his existence."

This is going in the right direction. Jesus said: "I am among you as he that serveth." We could well paraphrase one of Jesus' sayings as follows: "That business man who would be greatest among you, let him be the servant of all."

Edward Bok, in his wonderfully interesting volume, "The Americanization of Edward Bok," has this to say: "The American business man has still to learn that man cannot live by bread alone. The making of money, the accumulation of material power, is not all there is to living. Life is something more than these, and the man who misses this truth, misses the greatest joy and satisfaction that can come into his life—service for others."

Another angle of money-making. The two ends of business are making and marketing; the factory end, and the selling end. Now, the Christian must be Christian at both ends of the transaction. An example here may be in order.

A well-known manufacturer is making quite a

reputation for trying to inaugurate Christian ideals in his factory. His employees are paid good wages, and are given a part of the profits. They are given responsibility in management. An attempt is being made to establish Christian relationships in the factory between the owner and the employees. To all intents and purposes, this has been done. But the question arises, "Is he marketing his goods in a Christian way?" Is he gouging the public in the marketing of the goods, and dividing the excess profits with his employees? Is the concern, in its manufacturing end, in the Christian class, and in its selling end in the class of the profiteers? This would be a paradox.

There are many examples the reverse of this—where business concerns put a good article on the market at a reasonable price, but they are un-Christian in the matter of wages and conditions of labor for their employees. An institution must be judged by its total impact upon society, from its handling of the raw material every step of the way to the ultimate consumer. As no chain is stronger than its weakest link, so no institution is more Christian than its least Christian part. It is no wonder that that interesting Englishman, Mr. Gilbert Chesterton, said: "Christianity has not been tried and found wanting; it has been found difficult and not tried."

How much profit can the Christian take? The question may well be raised as to how much profit

a man can take and still remain Christian. What is the boundary line between "honest earnings and business shrewdness; between business shrewdness and covetousness; between covetousness and actual over-reaching; between over-reaching and unjust gain; between unjust gain and profiteering and theft"? When does a man cease to be an honorable business man and become a profiteer? Can the profiteer be a Christian? Why should governmental regulation allow the operators of the railroads only 6 per cent on their investments, and then keep hands off of many other industries, allowing them to reap a profit of 100 per cent or even 1,000 per cent?

Now these are problems largely for the men whose incomes are $5,000 a year and over, and to the solution of these problems Christian men should give their attention. Human happiness is at stake here. The lives and souls of men are at stake. Excess profits are dangerous to the individual, are unfair to society, and will bring reproach upon Christ and His church.

It will hardly be necessary to remind the reader that this volume makes no pretensions of being a treatise on sociology and economics. To suggest the details of applying Christian principles to business would be out of order. When the Christian has made the decision to run his business in harmony with the Golden Rule, and to measure every transaction by the question, "What would Jesus do in similar circum-

stances?" he will work out the details which he knows will be pleasing to his Lord. It is hoped that these pages will at least assist in stirring up his conscience so that he will reach such a decision.

How much can a Christian spend on himself? This question is in order as we scan this list of recent expenditures on luxuries, of some of the so-called "leading" families:

$7,000,000 for a mansion with 121 rooms for one family.
300,000 for a pipe-organ.
50,000 for a piano.
10,000 for a cradle.
38,000 for a washstand.
65,000 for a dressing table.
20,000 for a hat.
1,000 for a hatpin.
75,000 for opera glasses.
280,000 for a string of pearls.
600,000 for a diamond necklace.
14,000 for an automobile "with an interior inlaid with silver and quartered mahogany and upholstered in fawn suede and morocco."
30,000 for a still more elaborate automobile.

When this list was first published, it must have made Belshazzar and Tutankhamen turn over in their graves! Imagine Abraham Lincoln being rocked in a $10,000 cradle! Or Frances E. Willard spending $20,000 for a hat! Or Mary Slessor, of Calabar, spending $280,000 for a string of pearls! Or Dr. Albert LeRoy Shelton spending $30,000 for an automobile! All of this money may have been honestly earned, but it certainly was not spent to the glory of God.

We need to learn how to spend.

Were any of these reckless spenders church members, followers of the meek and lowly Jesus? The Son of Man had "not where to lay His head," but one of his modern followers must have a $7,000,000 residence. One twentieth century woman spends $600,000 for a string of beads to hang around her neck,—enough money to keep sixty missionaries on the foreign field for ten years!

Who are these people, and what was their early training? If men must face the judgment on their methods of money-making, they must also be brought to judgment on money-spending. It seems incredible that men could waste such huge sums for selfish gratification in the face of an enlightened public Christian conscience. The church has a message for such as these. A way must be found to deliver that message so that the American church and the American nation may never again be disgraced by such wasteful and sinful extravagance. While Christian America wastes her money, the world starves for the bread of life.

Lord God of Hosts,
Forgive us yet,
Lest we forget,
Lest we forget.

Are rich men entitled to special privileges? It should be frankly admitted that rich men must live up to certain standards. There are social requirements that may not be neglected. The

minister must maintain higher standards of living than the janitor. The banker must dress better than the plumber. The railroad president cannot live as economically as can the section hand. The business man who deals in millions cannot well "live up" to his job and live on the same scale as does the day laborer. Men do not expect the President of the United States to live on the same plane as does the police judge.

But to admit this does not mean that these persons are in a privileged class. These extra emoluments and expenditures are inherent in the job, not in the man. No man has any special rights over his fellows. No man has the right to claim special privileges which he would deny his neighbors. Each individual is a child of God and a member of society. Neither has ever granted him or will ever grant him special rights or privileges. The only way he may secure special privileges is by setting up private, selfish claims, and by securing and maintaining them by unfair, anti-social, and un-Christian methods.

This point is emphasized by Dr. Henry Scott Holland, of Oxford, when he says: "The individual man draws all his significance out of the fact that he is the expression of some social body to which he belongs. He is a member of his race, of his nation; on that depends, in fact, his individual worth. This is why he counts. He is a sample of what his nationality means. Every claim that he makes for himself can be made in

pressing the same terms for others. He cannot give himself any value that he denies to others. As he rises into free self-assertion, so these others rise all around him with identical rights. He and they are created by the same act and under the same law. He can never be intelligible except in terms which include and involve others. Individuality then is really representative, is corporate, is social, by the very principle of its life. It can only be understood as the unit of a society. . . .

"It is, therefore, impossible to emphasize the reality of personal existence and personal claims, or personal liberty, without in the very same breath asserting the emphatic reality of social obligation, the paramount authority of the social order, the sanctity of social law. . . .

"The individual holds what he can call his own by virtue of his status inside the fellowship; and if so, the justification of his private ownership must always be found in the welfare and the will of the community. He must be expressing the will of the state in having personal authority to administer this or that possession. . . .

"Any demands on his private purse which the general welfare renders expedient are not invasions of his personal wealth, nor drafts upon his charity. They are the acts of that identical justice by which he is qualified to be an owner. . . . If he disputes any demand made upon him it will be on the ground that the interest

of the state will be injured by its insistence, for he is himself a citizen in the state, and its interests are his."

The Lord's share of large incomes. Can the setting aside of 10 per cent as God's share discharge the stewardship obligations of this favored class? There are many angles of approach to this question. If the man of large income pays but 10 per cent, should not the man of small income give less? Or if the average man pays 10 per cent, does he not have a right to expect the wealthy man to give more?

More concretely stated, the problems are these: Is it fair for the man of moderate income, who has a large family and who is paying rent, to be asked to pay 10 per cent when the man with a large income, who owns his home, and who has no children, pays but 10 per cent? Should the man with an income of $3,000 pay 10 per cent, leaving himself only $2,700 with which to live, while the man with an income of $30,000 pays 10 per cent, leaving $27,000 for his own uses? Many urge that there is inequality here, and that the 10 per cent proposition is not fair. They say that since the distribution of wealth is not equal, and the incomes are not equal, the obligations of stewardship are not the same.

There is much to be said in favor of this contention, for Christianity, if it is anything, must be fair and just. The church, if it is to represent Christ at all, must represent Him properly here

as elsewhere. The church is not in the business simply of getting money from men. Its big business is to develop Christian men and Christian women who will use their money according to Christ's wishes, regardless of whether their incomes are large or small. Jesus said: "The Kingdom of God is within you." When the Kingdom of God comes into the hearts and the lives of men, it will move them to help establish the Kingdom throughout the world.

Not a problem of men's relation to each other. The big problem, then, is not the relation of one man to another in the giving of his money. It is the problem rather of the right relation of all men to Christ. Jesus taught that of him to whom little is given, little shall be required. It has been shown that the average family, with proper economy and system, can pay 10 per cent to the Lord, and will be more largely interested in the affairs of the Kingdom if it does so. This chapter is dealing not with them, but with Christians whose incomes are $5,000 and over, reaching into the millions of dollars.

Jesus taught that of him to whom much is given, much shall be required. The Christian business man, with an income of $25,000, certainly cannot be satisfied with merely tithing. The man with an income of $100,000 a year, if he be a Christian, will not desire to spend $90,000 in luxurious living. The Christian whose income is $1,000,000 a year cannot possibly spend $900,000

upon himself and family and at the same time please his Lord. To be sure, enough capital must remain invested in business to produce income. It would be neither wise nor Christian to "scrap" the wealth-producing industries.

The Associated Press recently reported the conversion of Fred Stone, the noted comedian. The report states that he has decided to dedicate a tenth of his income for Christian purposes. It is also stated that his income is $125,000 a year. When Mr. Stone carefully considers all the implications of his Christian profession, he will undoubtedly decide to seek out avenues of service where a much larger percentage of his income may be used in honoring his Savior whom he has publicly confessed.

As has been previously stated, it is mostly the big men of the nation who are receiving these large incomes; the men of genius in organization, in management; the pioneers in human achievement. They have thereby an obligation to use this talent, as well as their money, in the interests of religion. This is pioneer territory. No one could prophesy what might be accomplished in one generation if these masters of men and masters of wealth would dedicate their organizing abilities and their fortunes to the upbuilding of the Kingdom of God.

How much shall rich men give? The principle of the income tax in securing revenue for the government increases the percentage as the incomes

increase, so that the incomes of $1,000,000 and over pay as high as 35 per cent to the government. This principle is correct. But when men are really Christian, they can be left to decide how much they will need to keep for personal and family uses and how much can be set aside for the uplift of society and the glory of God. How much must the rich man give? He must give enough to save his soul. The rich man must be able to say with the Apostle Paul at the end of his journey: "I (a rich man) have fought the good fight; I (a rich man) have finished the course; I (a rich man) have kept the faith; henceforth there is laid up for me (a rich man), the crown of righteousness which the Lord, the righteous Judge, shall give to me (a rich man) at that day; and not to me only, but also to all them (rich men) that have loved His appearing."

That many men are catching this vision of the true ideals of Christian stewardship is evident on every hand. One man produced his account book on January 1st, showing that his income was $5,000 a year, and that he had given for all charitable and religious purposes $1,120. Another whose income was about $11,000 a year, and who had just begun paying 10 per cent, had, in his first year, given $1,200 to religion. Another who was engaged in the manufacturing business reported that he had given away in a single year 40 per cent of his income.

It is encouraging to know that a man like R. A.

Long, wealthy lumber man, has given away almost $2,000,000, while yet alive, to the organized agencies of his own brotherhood, while continuing his gifts to his local church and all good causes in his home city and elsewhere. M. M. Cochran, operator of coal mines in Pennsylvania, has just given $300,000 to Bethany College. He had previously given $700,000, making $1,000,000 he has given in cash to this one institution, while yet living. There are many gifts, even larger than these, being given to missionary, benevolent, charitable, and educational institutions.

This is but the prophecy and forerunner of a better day. These examples are like leaven hid in three measures of meal, or like seed corn on top of the mountain. It is to be hoped that their example and influence, together with all other leavening Christian influences, will continue until the whole lump of our national life in its money-making, money-spending, and money-giving aspects shall have been leavened.

DISCUSSION QUESTIONS ON CHAPTER VI

1. What per cent of the American people receive an income of $5,000 or more?
2. Who are the men of large incomes? Are they to be commended or condemned?
3. Can big business be Christian? What should be the business motive of Christian men?
4. What are the two ends of business? Can a business be Christian if but one phase of it is Christian?
5. How much profit can a Christian take? Discuss and illustrate from personal observation.
6. Does society have a right to condemn wasteful expendi-

tures? Why? Can a person remain Christian and spend $38,000 for a washstand?

7. Discuss the question as to whether rich men are entitled to special privileges? Do you agree with the position as given in the quotation from Dr. Holland?

8. Should the wealthy man pay a higher percentage to the church than the poor man? What did Jesus say about this? Is the government principle fair?

9. State your own judgment as to the percentage men should give who have incomes of $2,000, $10,000, $100,000, $1,000,000.

10. If your income is large, are you definitely sharing for Christian enterprises, an amount sufficiently large to satisfy your own conscience? If not, can you analyze your motives and tell why?

Chapter VII: THE CHRISTIAN AND THE UNNAMED SIN

"And he said unto them, Take heed, and keep yourselves from all covetousness; for a man's life consisteth not in the abundance of the things which he possesseth."

Luke 12: 15.

"Come, now, ye rich, weep and howl for your miseries that are coming upon you. Your riches are corrupted, and your garments are moth-eaten. Your gold and your silver are rusted; and their rust shall be for a testimony against you, and shall eat your flesh as fire. Ye have laid up your treasure in the last days. Behold the hire of the laborers who mowed your fields, which is of you kept back by fraud, crieth out; and the cries of them that reaped have entered into the ears of the Lord of Sabaoth. Ye have lived delicately on the earth, and taken your pleasure; ye have nourished your hearts in a day of slaughter. Ye have condemned, ye have killed the righteous one; he doth not resist you."

James 5: 1-5.

"Be ye free from the love of money."

Hebrews 13: 5.

"In the last days grievous times shall come, for men shall be lovers of self, of money. . . ."

II Timothy 3: 1-2.

"The love of money is the root of all evil."

I Timothy 6: 10.

Chapter VII

THE CHRISTIAN AND THE UNNAMED SIN

THERE is a sin in the church we are afraid to mention; I will tell you what its common name is, what its aristocratic name is, what its historical name is, and what its scriptural name is: its name is covetousness."

Francis of Assissi said that people had come to him confessing every known sin except the sin of covetousness; that never in all of his experience had any one come frankly confessing that he was guilty of that sin.

The first set of written laws God gave to the race was the Ten Commandments. They were written on tables of stone that they might not be forgotten. The first nine dealt with man's relation to God and neighbors and things. The tenth dealt with the secret places of the heart and soul. It was, "Thou shalt not covet." This oldest code of the moral law contains the warning against covetousness. Let it be written here in capital letters: "THOU SHALT NOT COVET." Place alongside of this the statement of Jesus: "BEWARE OF COVETOUSNESS."

Covetousness a covert sin. The dictionary definition of covetousness is: "to inordinately

desire; to be excessively eager to possess." Hence covetousness is not a sin of the hand or the body. It is not an outward act. It is not written in the laws of the nation. A man cannot be arrested for covetousness. He cannot be fined or sentenced to jail upon the charge of being covetous. Yet more is said in the Bible against covetousness than against any other two sins. Why? Because covetousness, which is an attitude of mind, of heart, of soul, is at the fountain head of desire and conduct. The wish is father to the thought, and the thought is father to the act. "As a man thinketh in his heart so is he." Although a covert or secret sin, covetousness manifests itself outwardly.

Bible teachings and warnings. The blight of covetousness would manifest itself even if there were no Bible teaching on the subject. It is a modern as well as an ancient sin, and the modern man would do well not to pass by lightly these sign-boards which warn him of its pitfalls.

How familiar is this sentiment from the writer of Ecclesiastes:

"He that loveth silver shall not be satisfied with silver, nor he that loveth abundance with increase."

Ecclesiastes 5:10.

Ezekiel, the weeping prophet, had a keen insight into human nature, and lifted up his voice against ungodly gain:

"Thou hast taken usury and increase, and thou hast greedily gained of thy neighbors by extortion, and hast forgotten me,

sayeth the Lord God. Behold therefore, I have smitten mine hand at thy dishonest gain. . . ."

Ezekiel 22: 12-13.

Job, the richest man of his day, knew well the foolishness of putting his trust in gold:

"If I have made gold my hope or have said to the fine gold, Thou art my confidence, if I rejoiced because my wealth was great and because mine hand had gotten much, . . . this also were an iniquity."

Job 31: 24, 25, 28.

Jesus tried to win men from that which consumes and destroys to the great and indestructible things of life:

"Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt and where thieves break through and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal; for where your treasure is, there will your heart be also."

Matthew 6: 19-21.

Paul classed covetousness with other gross sins:

"Being filled with all unrighteousness, fornication, wickedness, covetousness, maliciousness."

Romans 1: 29.

Paul also wrote to Timothy:

"But they that will be rich fall into temptation and a snare and into many foolish and hurtful lusts which drown men in destruction and perdition; for the love of money is the root of all evil; which, while some coveted after, they have erred from the faith and pierced themselves through with many sorrows. But thou, oh man of God, flee these things and follow after righteousness, godliness, faith, love, patience, meekness."

I Timothy 6: 9-11.

SOUTHERN CALIFORNIA SCHOOL
OF THEOLOGY LIBRARY

New Testament examples of covetousness. The New Testament is a picture gallery of rich men who became covetous, apostates, traitors,—who lost their souls through the love of money.

Judas was a man of high attainments; he was given a position of honor and responsibility among the apostles; he was treasurer of the group. However many evil tendencies influenced him, and covetousness had a strong grip upon his soul. He sold his Lord for thirty pieces of silver.

Three of the Gospel writers wrote down the story of the rich young ruler. No doubt all of the apostles and the seventy knew the story of this young man who had been ensnared by the "deceitfulness of riches." Mark says that he "went away grieved, because he had great possessions." He was at the point where he had to choose between his possessions and his Lord. The roots of his money had become entwined about his soul. In choosing to keep his money, he denied his Lord. No wonder he went away sorrowful. Dante has called this the "Great Refusal."

The story of the rich man and Lazarus almost makes one shudder. The rich man's whole earthly existence is summed up in two short verses. That was enough to tell the whole story of his selfish and covetous life.

"There was a certain rich man which was clothed in purple and fine linen and fared sumptuously every day. . . ."
"The rich man also died and was buried."

Luke 16: 19, 22.

But after that, the judgment! How could such a man dwell in happiness throughout eternity! In his agony he cried out:

"Send him (Lazarus) to my father's house, for I have five brethren; that he may testify unto them lest they also come into this place of torment."

Luke 16: 27-28.

The answer which came back to that rich man was sufficient for him and for all rich men of the present day:

"If they hear not Moses and the prophets (and Christ), neither will they be persuaded though one rose from the dead."

Luke 16: 31.

In some respects, a still more tragic story is found in the parable of the rich farmer. (Luke 12: 16-21.) With his new barns filled to overflowing, he said: "I will say to my soul, Soul, thou hast much goods laid up for many years. Take thine ease; eat, drink and be merry."

This is not simply a first century parable, it is a chapter out of twentieth century life. In discussing this parable, the chief emphasis has usually been placed upon the fact that the man was brought to quick judgment. "This night is thy soul required of thee." But that was not the big point. The real tragedy was this: that the man had become so materialistic in his outlook on life that he expected to nurture his soul on the grain which he had piled up in his barns. Think of it—"Soul, . . . eat, drink and be merry"! That sounds almost as if it had been taken from yester-

day's newspaper. Is it possible that men think they can bring their souls down to the level of their stomachs? That men will degrade their souls by attempting to gorge them with that which can only satisfy the body? What kind of a soul does a man have who tries to feed it on corn and beefsteak, and stocks and bonds?

Surely sometime men ought to learn that the soul feeds on love, worship, adoration, purity, consecration, sacrifice,—the things which cannot be piled into barns,—the things which money cannot buy,—the godlike qualities in human personality which go to make up greatness and highmindedness and Christ-likeness.

A great editorial on covetousness. The "St. Louis Star" recently published in its Sunday edition a cartoon entitled, "If He Lose His Own Soul." It shows a man surrounded by his bags of wealth. Stacked up around him are huge sums of money, silver and gold and great piles of currency. In his hand is a big cluster of bills. He is well dressed. Over his right ear is a sharpened pencil. His nose glasses are on, ready for business. His hair is somewhat tousled. The artist has put upon his face and in his eyes the sardonic expression of Mephistopholes. Some distance away, starting up a mystic path, is his soul, holding up its hand in farewell salute. His soul had to leave him. It had been crowded out. It could not live in that environment. Following

the cartoon is a great editorial which is a sermon in itself, upon the text:

"For what shall it profit a man if he shall gain the whole world, and lose his own soul?"

It is so apropos to this discussion that parts of it are quoted here:

"This is no imaginary picture. You cannot see the soul with your physical eyes, but many souls are walking away from men that own them, while those men count the money they have, or grasp for more. . . .

"The soul is not always lost in death, all at once, to go somewhere below and be burned up forever, or somewhere above to be happy. Sometimes there is another loss of the soul, gradual, day by day, as dull selfishness grows, and the soul dwindles away, like water oozing from a leaky barrel. . . .

"If you could get inside the minds of some men concentrated on money-making, you would know that this picture is true. Love of nature and our fellow man expands, and love of money contracts the soul. The two cannot work together. . . .

"It is the soul that FEELS, LIVES, ENJOYS, and all that is driven out when avariciousness, love of mere money comes in to possess the entire mind. . . .

" 'The Heavens declare the glory of God.' That psalm was not written for the man in this picture, for the voice of the firmament does not reach into the mind or the heart of a man that

has transformed himself into an adding machine, and stays in his counting house like a devil fish under a rock, watching for something to come within reach that may be seized and pulled in. . . .

"Get up, run after your soul that is walking away from you. You can overtake it if you choose. . . ."

Temptations of wealth. With such warnings before us, it is in order to discuss the temptations which come from riches. "They that will be rich fall into temptation and a snare." There is a law in physics that no two bodies can occupy the same space at the same time. This law holds true in spiritual affairs. The love of money crowds out the love of men and the love of God. This was expressed by the Master when He said: "No man can serve two masters; for either he will hate the one, and love the other, or else he will hold to the one and despise the other. Ye cannot serve God and mammon." It is self-evident that wealth whether it be much or little brings its temptations with it. Men who seek wealth do not always remember this. What are some of these temptations?

1. Temptation to trust in riches. The power of wealth exercises a peculiar influence over men. To thousands, the securing of money is the supreme aim of life. When it is secured, it becomes the center and the circumference of their existence. They talk money; they almost breathe money; they put their trust in money. They do

not feel the need of any power other than the power of money. They have said to gold: "Thou art my confidence." They forget the statement of Jesus: "How hard is it for them that trust in riches to enter the Kingdom of God."

2. Temptation to be selfish. The wealthy man has no need to be selfish, but very often a selfish spirit is developed by those who have wealth. "The covetous person lives as if the world were made for him, and not he for the world." The "Spectator" said: "You cannot behold a covetous spirit walk by a goldsmith's shop without casting a wistful eye at the heaps upon the counter." "Men shall be lovers of their own selves, covetous." How quickly covetousness narrows a man's own life as well as destroys his influence in society!

3. Temptation to be idle. Much has been said about the "idle rich." Some one has said that "the idle man's brain is the devil's work-shop." No man can be truly happy or useful who is idle. Self-realization is possible only through work. A man may say: "I have enough money so that I do not have to work any more as long as I live." God pity the man who loafs because he can. God will bless the man who works because he wants to, even if he doesn't have to. A man may not be compelled to work for a living, but he is compelled to work to keep his soul. It grows on work, on helpfulness, sympathy, usefulness, sacrifice.

4. Temptation to be wasteful and extravagant.

The list of luxuries in another chapter shows how foolish and wasteful many rich men are. Wastefulness and extravagance are fast becoming social and national sins. It is time for pause when our luxury bill is twelve times higher than our bill for education and at least twenty times higher than our bill for religion. A recent cartoon in a daily paper entitled "The Progress of Democracy," shows a policeman bringing a man before the judge and charging, "Your honor, this man committed the sin of gluttony." Why not? May not our democracy yet lead us to that place where the public conscience will condemn gluttony and excessive luxury along every line?

5. Temptation to develop class prejudice. It is the rich people who develop a feeling that they are better than others simply because they have money and belong to exclusive cliques and clubs. Paul said: "Charge them that are rich in this world that they be not high-minded." How splendid if all classes of society could realize this vision from Evangeline:

"Thus dwelt together in love these simple Acadian farmers,—
Dwelt in the love of God and of man. Alike were they free from
Fear, that reigns with the tyrant, and envy, the vice of republics.
Neither locks had they to their doors, nor bars to their windows;
But their dwellings were open as day and the hearts of their owners;
There the richest was poor, and the poorest lived in abundance."

6. Temptation to pamper children. The children of many rich people never learn to work. The public school teachers testify that these children are rarely the best students. They do not desire to live under authority. They want special privileges. Often the greatest calamity that can befall growing children is to have their parents come into possession of great wealth.

7. Temptation to lower physical and moral standards. The idle rich usually grow flabby, physically and morally. Their moral stamina deteriorates. Many men who in average circumstances are upright and honorable and religious, often fall when they secure great wealth. This manifests itself sometimes even to the second and third generation.

> "Ill fares the land, to hastening ills a prey,
> Where wealth accumulates and men decay."

8. Temptation to forget God and religion. A volume could be written on this theme. "Which (money) while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows." "When he struck gold, he forgot God." That is an epitomized biography of many men of wealth. It is strange, but true, that men are "inordinately desirous" of obtaining that which may steal away their love of God, and destroy all the finer instincts of their souls.

Now, it is not argued here that all people who

secure wealth fall into these temptations. But the temptations are there, and every man must be on his guard if he is to escape them. It is a rare man who can successfully ride upon the wave of prosperity unless his faith and hope are anchored in the love of God.

A church member who became a pagan. A man in an eastern state discovered oil and gas, and two kinds of coal on his farm. He became extremely wealthy, and in the process he also became greedy and selfish. When asked for a gift to help build a mission steamer for Africa, he refused to give a dollar. His eyes had become the eyes of the miser. His clutching hands had become the hands of the miser. Tremblingly he said: "I worked hard for this money. I want to keep it a little while longer." He failed to remember that God was the Creator of this wealth which he had discovered stored up under his farm. This man had been baptized forty years before, but his contribution to the church through all those years had never exceeded $10.00 per year.

Imagine the condemnation that is heaped upon such a man in the community where he lives. He had really become as much of a pagan as if he had been living in the jungles of Africa or in the heart of India. A pagan, and a member of the Christian Church! His god was the god of gold. He worshiped money. His life and time and energy were expended in hoarding, and brooding over money. If men in the church become covetous

and pagan, lacking in all the Christian ideals of stewardship, it is evidence that the Gospel teaching on money has been neglected.

Rich people need the ministry of the church. Most certainly the church has a duty to perform in saving wealthy people. Many of them are lonely. They have gathered around them a group of selfish souls like themselves. Often they do not know what to do with their money, or how it might be used in bringing joy and happiness into the world. Many of them would welcome a straightforward, wholesome suggestion about the best use of their surplus wealth. The church needs to help save them from wealth and the sins into which wealth leads them.

We criticize most severely the stingy man, the covetous man, and the "tightwad." But a plea is made here in behalf of the "tightwad." We made him. By its lack of education and its silence on the subject of money, the church has created the "tightwad." Now that it has a quickened conscience on the subject, shall it turn "and rend him" or excommunicate him? Not so. The church must labor long and patiently with those whom it has failed to teach, and try to win them back from the error into which they have fallen because of the neglect of the church. The church must be made a place where men are won from lives of avariciousness and greed, to lives of usefulness and unselfish service.

Minister's duty toward covetous men. The

minister is the minister of the rich as well as of the poor. Their souls are as precious in the sight of God as are the souls of the common people, and the minister cannot escape his responsibilities to them. He has a duty toward covetous men. Covetousness is a sin. The covetous man is a sinner. "The wages of sin is death." The minister exercises his leadership and spiritual oversight toward those who sin in other ways. If a member of his church drinks or gambles or falls into other gross sins, the preacher feels it his right and duty to go at once and win him back to Christian living. No one denies him that right, or criticizes him for the performance of his duty.

The man who is getting rich, or who has become rich, and at the same time has grown covetous, needs the oversight of the minister. He is betraying Christ and the church just as much as the drunkard or the gambler. The selfish rich man is condemned by the Scriptures and by society. It is not necessary to ask him to give up his money, but it is necessary, if he is to continue as a Christian, for him to give up the love of money. He must cease to covet money, and the things that money will buy. Otherwise he has no part in the Kingdom.

It is not necessary to have a million dollars to be guilty of covetousness. A person with a thousand dollars, or five thousand or with nothing, may be as stingy and miserly and selfish as the man of large means. Those who have little but

who are envious, who hanker after ease and money and things, who covet wealth to escape work and responsibility, are as guilty of the "unnamed sin" as if they actually had the money. Covetousness is not the thing, it is the "inordinate desire" for the thing. Wherever the disease of covetousness is found, whether among wealthy people or poor people, it should have the attention of the minister, who is the healer of sick souls.

How the minister and the church can help. How can the minister and the church best save men from covetousness?

1. By frequent sermons on wealth and its temptations and also on its proper uses. Men usually do what they have been taught. Let the minister look over his sermon notes for the last five years and he will discover how he has neglected his public teaching on money and stewardship. Much is said about Gospel preaching. No man is a Gospel preacher who does not preach the Gospel of stewardship and warn men against the sin of covetousness. One minister wrote: "I was amazed to find that I had not preached one sermon on the money question in four years."

But to warn men of the precipice is not enough; they must be shown the road of safety. The possibilities and great opportunities of social uplift, and world redemption should be suggested to them. They have a right to know.

2. By friendly conference and advice. This is

personal work. In the quiet of office or home, men may often be won by frank and sincere presentation of the problem. A man once sent for his minister to call at his place of business. In his private office, with the door locked, he confessed that he was frightened at his growing wealth and power. He said: "With all this wealth in my possession, I do not even know how to pray." The minister taught him to pray with the map of the world before him, and to visualize its needs and opportunities. A new life purpose came to this man when he got it straight that increasing wealth could be directly related to the increasing Kingdom. He is a wise and useful minister who knows how to do personal work with the "kings of finance."

3. By systematic stewardship teaching in the Bible-school. Here is a great, undeveloped field. The whole problem may be solved here if the church is sensitive to the situation and alert in its educational program on the subject. The program of missionary education must open up avenues of service upon which the young feet of the children may enter. Stewardship seed, planted on the "good ground" of the minds and hearts of Sunday-school pupils to-day will bring forth a hundredfold crop of Christian stewards to-morrow.

4. By the wise distribution of pamphlets and books. There is much being written on the subject to-day, some good and some not so good;

some from the legalistic point of view and some from the life point of view. The latter are suggestive and helpful. Much is written in the daily papers and magazines which bears indirectly on a man's relation to his money.

5. By selecting church officers who are above reproach. Strong, upright, clean men as church officers will do much toward influencing the whole membership. Church leadership always carries with it the implications of high Christian character. On this point Moses taught:

"Moreover thou shalt provide out of all the people able men such as fear God, men of truth, hating covetousness."

Exodus 18:21.

Paul gave instructions to elders and deacons in no unmistakable terms:

"A bishop (elder) then must be blameless . . . not given to wine, no striker, not greedy of filthy lucre, but patient, not a brawler, not covetous. . . . Moreover, he must have a good report to them which are without."

I Timothy 3:2, 3, 7.

"Likewise must the deacons be grave, not double-tongued, not given to much wine, not greedy of filthy lucre . . . and let these also first be proved, then let them use the office of deacon, being found blameless."

I Timothy 3:8, 10.

The ideals of Christian stewardship ought to thrive and grow in a church whose officers are living up to such standards as these.

Conclusion of the whole matter. The unnamed sin must be named out in the public meeting place. All its hideous and contaminating influences and

consequences must be made known. The innocent child will not lie down with the serpent if he knows the serpent has poisonous fangs. The Christian and the unnamed sin cannot safely dwell together. The Christian spirit and the covetous spirit in the same man or the same church, is like a house divided against itself. The church of the living God must be purged from the evil spirit of covetousness.

So we apply again the test of Christian discipleship. As man's outward acts must be Christian; as his contacts with his neighbors must be Christian; so must the secret places in his mind be Christian; the desires of his heart must be Christian; and so must the innermost recesses of his soul be Christian.

"Except your righteousness shall exceed the righteousness of the scribes and Pharisees, ye shall in no case enter into the Kingdom of heaven."

DISCUSSION QUESTIONS ON CHAPTER VII

1. What is covetousness? Why is it called the unnamed sin? Do you consider it as dangerous a sin as drunkenness or burglary?
2. Give some Bible teachings and warnings against covetousness.
3. Give three examples of covetousness from the New Testament.
4. Discuss the cartoon and editorial on covetousness.
5. Name the eight temptations of wealth given in this chapter. Can you name and illustrate others?
6. Why do rich people need the ministry of the church? What is the minister's duty to them?
7. Name five ways by which the minister and church may help.

8. Have you ever prayed for covetous men? Have you ever done personal work to win them? If not, do you not now feel that there is a neglected duty here which Christians must perform?

Chapter VIII: THE CHRISTIAN AND HIS INTANGIBLE WEALTH

"Now faith is the substance of things hoped for, the evidence of things not seen."

Hebrews 11:1.

"Finally, brethren, whatsoever things are true, whatsoever things are honest, whatsover things are just, whatsoever things are pure, whatsoever things are lovely, whatsoever things are of good report; if there be any virtue, and if there be any praise, think on these things."

Philippians 4:8.

". . . even as the son of man came not to be ministered unto but to minister, and to give his life a ransom for many."

Matthew 20:28.

"While we look not at the things which are seen, but at the things which are not seen; for the things which are seen are temporal; but the things which are not seen are eternal."

II Corinthians 4:18.

"But as ye abound in everything, in faith, and utterance, in knowledge, and in all earnestness, and in your love to us, see that ye abound in this grace also."

II Corinthians 8:7.

Chapter VIII

THE CHRISTIAN AND HIS INTANGIBLE WEALTH

THE new Standard dictionary gives a definition of wealth as follows: "Large possessions; a comparative abundance of things which are objects of human desire; abundance of worldly estate; affluence; riches." This definition is correct as far as the material and physical wealth is concerned, but there is also an intangible wealth, an invisible wealth. Wealth to-day is thought of as that which has value in exchange. Air and sunshine have value; we could not exist without them. But they cannot be bargained for or sold in the public market. But there is intangible wealth that has value in exchange.

Examples of intangible wealth. The fame of a good newspaper is its greatest commercial asset. If the building burns down and the machinery is destroyed, that does not destroy the newspaper. It is the circulation, the fame, the place in the hearts of the people, that makes it valuable. It may even be printed on the presses of a competitor, and may have no physical property at all, and still maintain its value.

Another example of intangible wealth is seen

when a young doctor buys out the practice of an aged physician who is ready to retire. The young doctor buys the building, instruments, drugs, books,—the physical equipment, but he also buys the "practice and good-will" of the older physician. What is the most valuable thing he buys? Is it the building? No, it is the "practice and good-will"—the intangible wealth of the older man.

Patents, copyrights, trademarks, etc., are also in this class of intangible wealth. Why can a man be sued for infringing on a copyright? It is because the copyright is intangible wealth. The potential and intangible wealth of the copyright will in turn bring tangible wealth to its owner. It is well for us to consider some of these intangible values in a study of wealth.

Five intangible values.

1. Faith and confidence are intangible wealth. Faith in the government gives value to money. Faith and confidence in the banking system make it possible for the exchange of checks, without which our complicated business system could not exist. But let the community lose faith in a certain bank, and there is a "run" to withdraw deposits, and the bank must close.

2. Knowledge is a commercial asset. Knowledge cannot be tabulated or taxed, but nevertheless it has a tremendous value. The technical knowledge of one man makes him worth $10,000 a year, while the lack of that knowledge in

another makes him of little or no value. A lawyer may do no work, but merely speak a few words of advice which may be of incalculable value to his client.

3. The spirit of loyalty has great value. The same thing which is called "college spirit" is valuable also in business. Factory loyalty, or what some one has called "plant sense," in which every employee, from the least to the greatest, is boosting for the whole institution, is a wealth-producing asset.

4. Names of men of influence. In many business concerns, the names of certain influential men are placed on the board of directors, and are carried on the letterheads of the firm because of their intangible value. These men do no work and have no definite part in management, yet their names add confidence and stability to the project. Many such names are connected with business institutions long after the death of the men themselves. Names of influential men are sought on all public committees because of their intangible worth.

5. A good location. Business concerns spend a good deal of time these days in choosing the right location. They have found that in certain cities three times as many people walk on one side of the street as on the other. Why? Neither the sociologist nor the psychologist can tell. But the fact that they do, makes property on that side of the street more to be desired than that on the

other side. Men will pay a higher price for it. When the assessor comes around, he may not be able to put a higher valuation upon it, but it is more valuable nevertheless. It has intangible value.

An Indiana farmer erected a new home on the hillside, where he could see the setting sun. Later he said: "It is the first sunset I have seen in twenty-four years, and I have added $10,000 to the price of my farm because of that sunset." But the assessor could not list the $10,000 sunset among the assets of the farm.

The Christian and intangible values. Now, Christian people have their share of the intangible wealth of the nation. They can make the largest contribution along this line of any class of people. They add confidence and faith and integrity and religion, and all the higher values to the civilization in which they live. Where does the high idealism of a community come from? Certainly not from the gamblers, the bootleggers, and other godless members of society. A Catholic banker once said of a humble elder in one of the Protestant churches: "I hate to see that man leave town; he is worth a thousand dollars a year to this town just to walk up and down the streets." Such a statement has never been made of a saloonkeeper or manager of a pool-hall or a race track gambler.

It is the Christian men of faith and high religious motives who are creating these intangible

values in every community. An avowed agnostic was about to move his family to a western town when he discovered that it had no church of any kind. He refused to move to a town that had no church, on the ground that there would not be the proper influences for his children. Although refusing to believe in the church, he recognized its intangible value to the community. Ralph Connor tells of a wild-western town where a church building was erected. He said that even before the minister arrived, Sunday horse-racing and other forms of evil ceased. The very presence of the house of God had a direct influence upon the habits and attitude of the people.

An English official in India said of a village whose people were members of the thieving caste: "One missionary in that village had more influence in keeping order than four policemen." If that were true, the government might well have afforded part of the salary of the missionary.

Mr. Ingalls, author of "Wealth and Income of the American People," says that intangible wealth cannot be divided or nationalized. He says that intangible wealth is easily destroyed, and that when it is destroyed, the destruction of the tangible wealth will follow. He points out that Russia first lost her intangible wealth, then the destruction of physical property began.

Stewardship of intangible values. This leads us to the conclusion that Christians must exercise the proper stewardship over their intangible

wealth. The Kingdom of God cannot be established with money. No man can buy his way into heaven. All the money in the world is worthless without the influence of living men to bless it and use it and sanctify it. There must not only be stewardship of money, but stewardship of all the intangible things that help to retain the value of money. "The good seed are the children of the Kingdom." (Matt. 13: 38.)

In addition to what has already been named, there must be:

1. A stewardship of personal influence. A man's personality must be an asset for righteousness. His influence must always be on the right side, whether it be political, commercial, or social. "Where does Mr. A—— stand on this question?" If he is a Christian, there is only one side of any moral question upon which he may stand.

2. A stewardship of time. Time is money. The average man works eight hours, sleeps eight hours, and has eight extra hours in which he may find time to do many good things that will help to forward the cause of religion. It is as much a sin to waste time as it is to waste money. "If I only had the time" is an un-Christian excuse. Men have the time to do everything they really want to do. "We must act to-day; yesterday is gone; to-morrow is not and never will be; to-day is our only day; we have no other."

3. A stewardship of habits or example. Every man influences for good or for ill all with whom

he is associated. His good example of right living and clean habits may win others to the Christian life; or his carelessness and neglect may turn them in the wrong direction.

4. A stewardship of service. Abraham Lincoln was great because he rendered a great service. The greatest benefactors of the human race have been those who rendered the greatest services, not those who amassed the greatest fortunes. Young people, in choosing life vocations, should be guided by this high principle. The ruling motive must be not how much can be gotten out of life, but how much of influence, money, and service can be put into it.

5. Stewardship of attitude. A man by his attitude may kill or make alive. By his attitude he may fan the fires of hope. His attitude spells pessimism or optimism. His un-Christian, critical attitude may blast many a tender growing plant in the Lord's vineyard. The Christian's attitude should ever be that of an encourager, not a cynical critic. The spoken or written word with the wrong attitude may hinder Christ's work in the world.

". . . the tongue is a fire, a world of iniquity. . . . The tongue can no man tame; it is an unruly evil, full of deadly poison. . . . Therewith bless we God; . . . and therewith curse we men. . . . My brethren, these things ought not so to be."

James 3:6, 8, 9, 10.

Equally un-Christian is the pen dipped in vitriol which scatters slander and suspicion, in-

stead of faith, hope, and love. That the pen is mightier than the sword is a true adage, but it is equally true that an un-Christian pen may be more cruel and inhuman than the sword.

6. A stewardship of life. All of life must be considered in the light of stewardship. "A man's life consisteth not in the abundance of the things which he possesseth." Paul said of the Macedonians: ". . . but first they gave their own selves to the Lord." God did not try to redeem the world with money. He gave His Son. The biggest thing in world redemption is life. And life cannot be estimated in terms of money. William Carey gave his life to India. Morrison gave his life to China. David Livingstone gave the best of his life, in fact, all of the mature years of his life, for the redemption of Africa.

"Take my life and let it be
Consecrated *all* to Thee."

7. Stewardship of Prayer. Some one has asked: "Does prayer change things?" Prayer changes both men and things. . . . "More things are wrought by prayer than this world dreams of." "Ask and ye shall receive." The founders of America were men of prayer. Washington won the battle of Valley Forge on his knees. Luther's prayer life had greater influence in starting the Reformation than the hurling of his ink bottle at the devil. "The effectual fervent prayer of a righteous man availeth much." How

much it availeth depends on how much and how earnestly he prays. Jesus was a man of prayer. His followers are taught to pray: "Thy Kingdom come, Thy will be done on earth as it is in heaven."

8. Stewardship of the church. The Christian will want his church to be big and fine and influential. He will want it to be without "spot or blemish." He will not want it handicapped by covetousness or by slack business methods. Roger Babson says: "To religion we owe our civilization, and to the church we owe our religion. All that there is in the world to-day that is worth while comes from men filled with, and from groups actuated by these fundamentals,—integrity, faith, industry, brotherly love, and those other factors which come only through God. The church to-day deserves the credit for keeping these factors before the world; hence it is evident that the people of America have not the bankers to thank for their security and prosperity, but rather the preachers and the churches. To these men we are obligated for our growth and development."

9. Stewardship of international relationships. The American Christian has a right to demand that a professedly Christian America shall make a Christian impact upon other nations. Other nations, especially those of the Orient, expect our representatives, in all their contacts, to be Christian. It is the duty of the church to see that they

are not disappointed. One of the hard things for the non-Christian nations to understand was why Christian nations would go to war with one another. If all our international relationships could be completely Christianized, it would greatly help the whole program of world evangelization. This vital problem needs the serious attention of Christian statesmen.

Finally: These intangible influences and values have a large place in the lives of Christian men and women. This is a new and uncovered field in stewardship consideration. But it is not a minor problem. It looms large when the stewardship ideal is applied to all of life. Men will be judged both in life and at death by the use they have made of the intangible influences of their lives. Men are human; their mistakes are only incidental; it is the ultimate purpose, desire, motive, and program of life which count.

It was this intangible influence and power about Jesus that gave Him His drawing power with men. He inherited no property. He accumulated no wealth. He wrote no books. He had no governmental influence back of Him. He called men to lives of poverty. He challenged them to leave all and follow Him. No man before or since ever made such an appeal as did He. He has enlisted through the centuries millions of men in the most gigantic enterprise the world has ever seen. Why do men follow Him? Because these great principles of self-renunciation and self-

giving ring true to the instincts and the highest aspirations of the human soul.

The intangible values, therefore, these invisible and holy aspirations of human society, need to be cultivated and further educated and Christianized, until every group of disciples will say as of old: "Master, we will follow Thee whithersoever Thou goest."

DISCUSSION QUESTIONS ON CHAPTER VIII

1. What is wealth? What is intangible wealth?
2. Give the five examples of intangible wealth. Name other examples.
3. Discuss the Christian's relation to the intangible values. Give some illustrations.
4. Why must there be stewardship of the intangible values?
5. Name the nine things stated in this chapter over which Christians should exercise stewardship.
6. Which do you consider the more important, tangible wealth or intangible wealth? Why?
7. Explain the tremendous drawing power of Jesus. Why do men follow Him?
8. Do you think it is possible to exercise Christian stewardship over one's tangible wealth, and deny his Lord regarding intangible wealth?
9. When can a person be said to be really Christian?

Chapter IX: THE CHRISTIAN AND HIS WIFE

"And Jehovah God said, It is not good that the man should be alone; I will make him a help meet for him."

Genesis 2:18.

"Let the husband render unto the wife her due; and likewise also the wife unto the husband."

I Corinthians 7:3.

"Ye husbands, in like manner, dwell with your wives according to knowledge, giving honor unto the woman as unto the weaker vessel, as being also joint-heirs of the grace of life; to the end that your prayers be not hindered."

I Peter 3:7.

"She looketh well to the ways of her household, and eateth not the bread of idleness. Her children arise up, and call her blessed; her husband also and he praiseth her. . . . Give her of the fruit of her hands, and let her own works praise her. . . ."

Proverbs 31:27-31.

Chapter IX

THE CHRISTIAN AND HIS WIFE

OUR civilization revolves around the home. The home revolves around the woman. In a discussion of the money problems of the Christian man, it would not be possible to leave his wife out of consideration. She is a partner, or should be, in all of his money transactions.

The money transactions relating to the home are many and varied. The housewife knows the names and needs of a greater variety of things than does the man. They are recurrent, daily, urgent needs, which cannot be met without money. The housewife, by the very nature of things, is a spender of money. Owners of department stores estimate that 90 per cent of all buying in their stores is done by women. The aggregate business of these stores throughout the nation is tremendous, yet women are their principal customers. Other estimates are that women spend from 50 per cent to 75 per cent of the income of the average family.

Who earns this money? Some men say: "Men are the bread winners; if the women had to earn the money, they would go slower in spending it."

However, woman's place must be recognized in money-making. The man puts in eight or ten hours at his job; but the sixteen hours he spends away from it keep him in trim for his work. Managers of baseball teams understand that the players earn their salaries almost as much by right living and clean habits while off the field, as during playing hours on the field. Now the woman who cares for the children, keeps the family properly clothed and fed, relieves the husband of a thousand anxieties and cares, and helps to keep up the morale of the home is thereby making her definite contribution to the earning of the family salary.

Unpaid wages of housewives. One of the best authorities on occupational statistics estimates that in 1910 there were perhaps 18,000,000 American women, sixteen years of age and over, engaged in housework in their own homes, without monetary remuneration. If this proportion of the population remained constant, then the number at the present time would be perhaps 21,000,000. How much, on the average, was their labor worth in producing the national income? Shall we be generous and say as much as the average pay of domestic servants? If so, then $500 per year before the war would be a liberal estimate. Figuring on the rise of wages since the war, their worth would be, say, $900 per year. The National Bureau of Economic Research has

estimated the economic worth of housewives as follows:

1909 17,700,000 housewives, at $500—total services valued at $8,850,000,000.
1919 20,500,000 housewives, at $900—total services valued at $18,459,000,000.
1923 (Jan. 1st estimated) 21,000,000 housewives at $900—total services valued at $18,900,000,000.

If we accept this estimate as approximately correct, we concede that at least one dollar out of every four of the national income is earned by the average American housewife. This ought to take some of the conceit out of the male population. When we recognize that they earned $18,900,000,000 which the men failed to pay them, the deflation of man's egotism ought at least to begin!

Actual incomes of American women. The Internal Revenue Collector reports that in the year 1920, approximately 503,000 women filed returns for that year claiming the $1,000 exemption allowed a single person. The amount of net income reported by these women was $1,264,000,000. In addition, there were filed 132,181 returns by women claiming an exemption of $2,000 as heads of families. The net income reported by these women was $338,000,000. The number of wives making separate returns from husbands for the same year was 77,558, their reported net income being $534,849,000.

Total number of women reporting	712,639
Total income reported	$2,186,840,000
Average income per woman	$3,068

Compare this with the total report of all incomes:

Total number of all persons reporting incomes	37,569,060
Total income reported	$65,500,000,000
Average income (per capita for whole population)	$586

One out of every fifty-two persons reporting was a woman, and her per capita income was $3,068 as against $586 each for the whole population. The number of these women is, of course, small, but the facts are given here to show that women are coming into possession of a considerable share of income and wealth; this unquestionably increases their stewardship responsibilities.

Pioneers aided by their wives. A study of history will show that woman has been contributing her part to the progress and uplift of the race. Much has been written about the Pilgrim fathers. But on the Mayflower was a group of Pilgrim mothers. They braved the seas and the dangers and hardships of the new world without a whimper. They, along with other brave-hearted women who came to the new world about the same time, were the mothers of that sturdy race of men who later wrote the Declaration of Independence and the American constitution.

The pioneers who developed our middle west were men of courage and endurance. Side by side with them were the pioneer wives and mothers. They helped to lay the foundations for our American commonwealth. Their firesides often were the school-houses where they taught

their own children, before it was possible to have an organized educational system.

When the lure of adventure and of gold pulled men across the Rockies, their wives stayed not behind. And as Marcus Whitman took his wagon train of a thousand people across the plains and mountains to settle the great Northwest, the wives and children were with them.

The story of the pioneer preacher is likewise the story of the pioneer preacher's wife. Wherever he went in establishing the church, that men in new communities might find God and worship Him, there also went his pious, praying wife. She, too, must share in the credit and the glory of helping to lay the foundations of the Kingdom of God in pioneer fields.

Nor is this all. How romantic are the stories of the pioneer foreign missionaries who have gone out to the ends of the world! Call the names of these modern heroes of faith, from Carey, Judson, Moffatt, Livingstone, down to the present time.

"Who, through faith, subdued kingdoms, wrought righteousness, obtained promises, stopped the mouths of lions, quenched the violence of fire, escaped the edge of the sword, out of a weakness were made strong, waxed valiant in fight, turned to flight the armies of the aliens. . . . And others had trial of cruel mockings and scourgings, yea, moreover of bonds and imprisonment; they were stoned, they were sawn asunder, were tempted, were slain with the sword; they wandered about in sheepskins and goatskins, being destitute, afflicted, tormented; (of whom the world was not worthy); . . ."

Yes, name the long list, tenderly and prayerfully, and remember that in nearly every case a

missionary wife and mother, great-hearted and unafraid, joyfully shared the sacrifices of this host of master builders in the program of human redemption.

Woman coming into her own. This is an age in which woman is coming into her own. In many pagan lands woman is still the property of her husband. She is property just as a horse or an ox or an elephant is property. She can be sold or traded or beaten according to the wishes of her lord. Even in America there are some men who have not gotten far past that conception. But the general public sentiment is tending toward the recognition of woman's rightful place in the social, educational, religious, and political development of the country.

In the administration of the national missionary and benevolent organizations of the various churches, woman is taking a large place. Her sympathetic consideration of the problems involved, coupled with her faith and vision, make her services much to be desired.

There are more women school teachers than men, the ratio being about three to one. Hence women are largely responsible for the education of the American youth. Women are now occupying prominent places in the business and commercial world. They have shown their capabilities and have earned their "place in the sun," although men have sometimes been slow to recognize it. The country was surprised only a few

years ago when a woman was elected to the national congress. Now there are three women members of congress, and we take it as a matter of course that others will be chosen. Women now have the vote, and they are carefully scrutinizing the many issues before the public. The day of the political boss will soon be at an end. The great political parties must recognize the finer sensibilities and moral standards of women in all political issues.

Benjamin Kidd says: "Woman's mind at the present time, even in the highest systems of human culture, remains the greatest mystery of the race. . . . It is the mind of woman which is destined to take the lead in the future of civilization as the principal instrument of power."

Woman's influence in the home. Recognizing the influence and contribution of woman as outlined in the preceding paragraphs, we come now to consider her greatest worth. Woman's influence is preëminent in the home. It is rather a heartless thing to have reckoned the economic worth of housewives on the basis of domestic servants. But it seemed necessary to put the figures down that no one might fail to grasp their significance.

But who can put a money value on the worth of a faithful wife? Can her loyalty, devotion, and interest be tabulated on an income tax report? How can the services of a mother ever be estimated at their true value? "The hand that rocks

the cradle is the hand that rules the world." The mother has the major responsibility in the government and training of the children. How much is that intangible influence worth which adds both "effluence and affluence" to the home? Great men testify that they owe all to their mothers. Lincoln said: "All that I am, or hope to be, I owe to my angel mother." Was it the home cooking and care of clothing to which he referred? Rather it was that indefinable and intrinsic worth which endowed him with honesty, integrity, purity, and uprightness of heart. It must be the consideration of these high characteristics which is causing some states to promote a mothers' pension plan.

A plea for the economic emancipation of women. Having come to this point, is it necessary to make a plea to Christian husbands for the emancipation of their wives from a sort of semi-slavery, semi-beggarly position? Christian women ought not to be put in the same class as blind beggars, making supplications for their rights in their own households. The woman is a full partner in the home and in earning the salary, in every sense of the word. A share of the income by right is hers, to pay the expenses of the household and to clothe the children. Why should she be compelled to run to her husband every time she needs a dollar for a simple household item?

Nor is it sufficient that she be given an "allowance." An "allowance" has in it the idea of

condescension, that a special favor, or grant, is being made. This denies to the woman the acknowledgment that she has been accepted into full partnership in all money considerations. How would the husband feel if the order were reversed and his wife gave him only an "allowance"?

The Christian husband and wife are one. They are in partnership, and their earnings are joint-earnings; they are family earnings; and belong not simply to the husband. This point is recognized in law. This being true, they should jointly plan their expenditures. Women need to be consulted and trained in all financial matters. What do they know about investments? Well, many of them know enough to keep out of wild-cat schemes, which is more than can be said of some so-called "shrewd business men." Many men keep all their financial affairs from their wives. An insurance company has suggested a good slogan: "Your wife may not know your true financial condition but *your widow will.*"

Family expenditures and Christian stewardship. Now, all this has a direct bearing on the whole problem of Christian stewardship. If the seven major needs named in Chapter II are to have their proportionate share of the income, then Christian men and women together must work out the details of money spending. If the wife demands an automobile to keep up with "the Joneses" when the family income cannot afford

it, they must do without other things, or go in debt. The family can easily be plunged into debt, and a cloud of discouragement hang over it for years because of unsystematic and unstudied expenditures. If either husband or wife or both, have extravagant tastes along any line, luxurious habits will be established which will undoubtedly rob religion of its share of the income.

Since 82 per cent of the national income comes to people who receive less than $5,000 per annum, and since women spend at least 50 per cent of this total sum, surely it is in order that these billions of dollars be spent under the test of Christian stewardship. It is time for a readjustment of the standards of Christianity when the average family, which does not even own its home can, with complacency, spend 17 per cent of the income on non-essentials. The Christian and his wife owe it to themselves, as Christians, to be Christians in their monthly spendings of the family income.

Family administration of the Lord's share. This involves also the joint stewardship of the Lord's share which should not be less than 10 per cent. This share religiously set aside should be jointly administered. Since the woman helps to earn it, she will no longer need to "beg" her husband to give her money for the church. She, as well as he, is a steward of the Lord's share.

Not long ago a union service of all the churches in a county was held in a grove. There was a

large Sunday-school class of men, also one of women. When it was time for the offering, a little old woman went trotting across to the men's class, and in the presence of a hundred men, suffered the humiliation of waiting for her husband to get out his purse and hand her out a nickel for the collection.

In another city a man accompanied his family to Bible school. When classes were assembling, a boy of ten rushed up to his father and was given a penny. Soon came a girl of twelve who also was doled out a penny. His daughter of sixteen chased him to the door of the men's class and held him until the mother arrived, when each was rewarded with a penny for the collection.

Such examples are legion. Family stewardship avoids all this indignity and humiliation. In family consultation, it is decided how much each shall pay to the Bible school and to the church, and each shares in the responsibility and joy, and each has the spiritual exhilaration of making his contribution to the Lord's treasury.

Responsibility of women in teaching stewardship. There is another phase to the matter. There are more women church members than men. Their interest in the church is keener than that of men. If women adopt habits of thrift and economy in all their expenditures, and form habits of systematic giving, it will be the beginning of a new era in the Christian religion.

Women teachers in the Bible-schools are in the

large majority. They have places of leadership in other organizations of the church. They have thus an opportunity and an obligation to teach the great principles of stewardship as have no others, outside of the Christian ministry. Here is the prophecy of a better day in the whole matter of stewardship, for there is always a forward step in religious affairs when woman's counsel is heard and heeded.

The gist of the matter. The gist of the matter, then, is this: that the Christian and his wife are partners in money-making. They must also be partners in money-saving, investing, and spending. They are joint-stewards of the whole income. They are likewise joint-stewards of the Lord's share of the income. They should, in consultation, administer it in the wisest possible way, so that they "may be found faithful" in the matter of their stewardship and that they may bring honor and glory to their Lord. The Christian family, as a family, must make a Christian contribution to the world.

DISCUSSION QUESTIONS ON CHAPTER IX

1. Why is a wife entitled to a certain share of the family salary or income?
2. Do you agree with the figures which show that the average housewife earns as much as a domestic servant? Is this point acknowledged by all men?
3. Show how the pioneers have been aided by their wives.
4. What is your opinion as to the growing influence of women in the political, educational and business world?
5. Why is woman's influence greater in the home than elsewhere?

6. Do you believe it a good plan for the wife to have a stated share of the income? Do you think there would be more general satisfaction in all families if this were done?
7. Discuss the suggestion as to the way the family should apportion the spending of its money.
8. How should the Lord's share be administered by the Christian family?
9. Why do women have a special responsibility in teaching stewardship?
10. Families which have not done so, should work out at once a satisfactory plan of administering both the regular expenditures and the Lord's share.

Chapter X: THE CHRISTIAN AND HIS CHILDREN

"And ye fathers, provoke not your children to wrath; but nurture them in the chastening and admonition of the Lord."

Ephesians 6:4.

"Fathers, provoke not your children, that they be not discouraged."

Colossians 3:21.

"Tell ye your children of it, and let your children tell their children, and their children another generation."

Joel 1:3.

"For it is precept upon precept; precept upon precept; line upon line, line upon line; here a little, there a little."

Isaiah 28:10.

"And all Judah stood before Jehovah, with their little ones, their wives, and their children."

II Chronicles 20:13.

"And they offered great sacrifices that day, and rejoiced; for God had made them rejoice with great joy; and the women also and the children rejoiced; so that the joy of Jerusalem was heard even afar off."

Nehemiah 12:43.

Chapter X

THE CHRISTIAN AND HIS CHILDREN

CHRISTIAN parents owe the best of everything to their children. But it is necessary to use discrimination in deciding what those "best" things are. Everything that adds to the normal development of body, mind, heart and soul should be provided by parents for growing children. Their ideals, their attitude towards money, their desire or lack of desire to be useful in the world, their whole outlook upon life will be determined by their early teaching and environment. If we are to have better cities, better statesmen, better churches, a better nation and a better world, Christian parents must to-day lay the foundations in the lives of their children. "Train up a child in the way he should go and when he is old, he will not depart from it."

Duty of American education. Universal education is perhaps the most generally accepted obligation among the American people. "Education is a debt due from the present to future generations." An American editor says: "The educational system is the very mind and soul of the nation." Von Humboldt, the first Prussian Minister of Education, said: "What you would

have in the state, you must first put into the minds of the people by means of the schools."

America has always recognized this. Our national Congress, in the Act of 1787, providing for the government of the Northwest Territory, said in its preamble: "Religion, morality, and knowledge being necessary to good government and the happiness of mankind, schools and the means of education shall be forever encouraged." That these ideals are being carried out is evidenced by the fact that the United States now has invested in all educational plants $3,500,000,000.

The Carnegie Foundation for the Advancement of Teaching has made public a report showing the growth in American schools from 1890 to 1920. The enrollment in the public elementary schools has increased from 13,000,000 in 1890 to 22,000,000 in 1920. During the same period, the enrollment in the high schools increased from 200,000 to 2,000,000. This is an increase of 70 per cent in the elementary schools, and 1,000 per cent in the high schools. The cost of maintaining public schools for this same period has risen from $140,000,000 to $1,000,000,000 annually.

The Foundation wants a statesmanlike consideration of the situation, and thinks that if this is not done, curtailment of the schools, on account of increasing costs, may be necessary. At first glance this would appear to be a serious problem, but when all of the facts are considered, it should not be so regarded. The total national income is

$65,500,000,000 each year. The total paid for education, according to this report, is only $1,000,000,000. This means that only one dollar out of every sixty-five is spent on the education of the American children. The tax-payers may well curtail every other line of expenditure rather than this. Education is one of the seven major needs, and the Christian will gladly set aside for this purpose a sufficient share of the income to supply it.

Education should embody Christian ideals. Some one has said that "the soul of education is the education of the soul." We must make our people good as well as wise and powerful and rich. Christian America should use its educational system for the establishment and defense of the ideals of liberty, justice and righteousness. Education should make a distinct contribution to the life of America and of the world.

Mark Hopkins said: "Christianity is the greatest civilizing, molding, uplifting power on this globe, and it is a sad defect in any institution of higher learning if it does not bring those under its care into the closest possible relation to it."

James J. Hill, the great railroad builder, sensed the same need when he said: "It is a mistake to train young people in all lines of knowledge and give them full college equipment for undertaking the big tasks of life, without making sure also that fundamental principles of right and wrong, as taught in the Bible, have become a part of their

equipment. There is a control of forces and motives essential to the management of vast affairs which comes only through an educated conscience."

Education for Christian leadership. The Christian is a church man. Being so, he is interested in the future development of the church. He does not desire or expect the church to lose ground. This being true, the children of many Christian parents must give themselves to Christian service. This includes the work of home and foreign missionaries, ministers, teachers in Christian colleges, social workers and other forms of whole-time Christian service. The brightest and keenest young men and women of the church should be chosen for these tasks. Christian parents should not discourage but rather encourage their children who are capable, to enter such vocations of opportunity and of usefulness.

Now, in the training of these distinctly Christian leaders, church colleges are necessary. The records show that about 82 per cent of missionaries, ministers and other church workers are trained in Christian colleges, and only 18 per cent in state institutions. This clearly indicates that Christian men and women must give some of their money to help maintain and endow Christian colleges; otherwise, the future Christian leadership of the nation and of the world may fail.

Children and habits of saving. Children, early in life, should be taught to save. This applies to

the poor as well as to the rich. Because the possible amount is small is no reason why it should not be saved. Wasteful expenditure of every dime and dollar creates a habit which keeps some people poor all their lives. Many people have not taken the time to estimate how even small sums will grow by careful saving. Any amount of money, with compound interest at 5 per cent, will double itself in fifteen years. At 6 per cent, it will double itself in less than twelve years. The following table shows how rapidly money will increase if a small amount is saved each month.

How Money Grows at 6 Per Cent by Regular Monthly Deposits on the First of Each Month, Interest Compounded Semi-annually

	Monthly Deposits of			
	$10.00	*$25.00*	*$50.00*	*$100.00*
1 year	123.93	309.83	619.66	1,239.32
5 "	699.87	1,749.68	3,499.35	6,998.70
10 "	1,640.44	4,101.09	8,202.18	16,404.36
15 "	2,904.48	7,261.20	14,522.40	29,044.80
20 "	4,603.25	11,508.12	23,016.24	46,032.48
25 "	6,874.66	17,186.64	34,373.28	68,746.57
30 "	9,938.84	24,847.09	49,694.18	99,388.35

The Christian will want to inculcate habits of thrift, economy and savings in his children, so that they may be financially able to take their share in all Christian enterprises.

Children and the family budget. The family budget should be put on the table where all can look at it, discuss it, and be responsible for the decisions regarding it. Early in life children should be made acquainted with the financial

affairs of the family, and be taught to help face its responsibilities. If they knew all the facts, they would often be more considerate in their requests for money. Children should be accounted as partners in the home. They should be trained in economy and in habits of saving as well as of spending. We lose our children if their processes of money-making and money-spending are not Christianized. When the money question is properly settled, in all of its ramifications both in the home and in society, practically every other question will be settled.

One man reported that his whole family considers the family budget together and decides how it is to be spent. They decided on one occasion that the father should buy a new suit of clothes, as he had to be well dressed to carry on his particular line of work. The children agreed that, if necessary, the amounts that would be spent on them for that month should be less than usual. This shows that children have a right sense of proportion and justice. Their judgment in deciding such questions is often as accurate as that of adults.

Children and the Christian concept of money. This is a day of big fortunes. The twentieth century boy and girl have more money to spend on luxuries, pleasures and non-essentials than the children of any other generation. Large fortunes in real-estate, bonds, stocks, business concerns and money are being left to children. No other

group of young people have ever been so tempted with wealth as are those of to-day.

A mid-western pioneer-farmer has worked like a slave and has accumulated 2,000 acres of land. Now his two sons, who do not have the moral fiber of their father, have inherited it. From present indications, it will not take them nearly so long to dissipate it as it took their father to accumulate it. A pioneer-banker, by hard work and careful savings, has accumulated a fortune of $500,000. It is being left to an only son who is a renegade. Such fortunes will be the ruination of boys who have not been given the Christian concept of money. What will it profit a man if he makes a million dollars, and the million dollars ruins his own son?

Does the church have a message for such parents? Will the practice of stewardship help to save the children of the well-to-do and the rich? Is there such a thing as stewardship of children? If so, how does it relate to money? How can rich parents train their children who are to be rich to be Christian also?

Was the Prodigal son wholly to blame? It is probable that the real tragedy in the career of the Prodigal son has been overlooked. It will be remembered that he said to his father: "Give me the portion of goods that falleth to me," and that the father "divided unto them his living." The story then tells that the younger son "wasted his substance with riotous living, . . . and spent

all that he had." Evidently this son had never been taught how to regard his partnership in the family life or how to take care of his money. Many sermons lay all the blame upon the boy, but the cause lies deeper. The father had not taught this son the value of money or trained him in the proper use of it. What right had this father, merely because the boy asked for it, to put into this son's hands the means of his downfall? The money was wasted, and the boy was ruined.

That son is like thousands of children of rich people to-day. Lack of teaching on the Christian concept of money, both in the home and in the church, is responsible for many prodigal sons and daughters.

Personal responsibility of parents. Parental responsibility cannot be transferred to a governess or a teacher or a friend, or even to the minister or to the church. "The baptism of character is a part of the family priesthood."

Neither can the recreation of the children be "farmed out," lest it be done to the peril of the children. The average father fails to consider his total Christian duty to the children in his home. He is engrossed in business affairs and considers his home a haven of rest for himself, after his busy day at work. The mother needs the assistance of the father in the matter of discipline. The father should put as much brains and initiative into holding his boy and girl as he does into holding his business or his job.

There needs to be a reëstablishment of the old-fashioned home, where the parents and the children together exercise enough originality to make the evenings instructive and entertaining. This can be done so that the children's preference will be to stay at home rather than go anywhere else.

Home failures. Some one has compiled a list of home failures. It includes "parental misunderstanding of the child; fault-finding; lack of affection or failure to express it; lack of confidential relations with children; drunken parents; separation of parents; loss of parents by death; street play and loafing."

A number of the preceding items would include the lack of mutual understanding between parent and child. This is true largely because parents do not take the time to understand the viewpoint of their children. Every parent should aim to stay young enough to keep in sympathy with growing boys and girls. The Christian has a real duty here, and it should be performed for his own sake and for the sake of the future welfare of his children.

Laxity in the vital elements of Christian character may more than offset the advantages of education. The essentials which go to make up strength of character should be deeply planted in the lives of children. These should include endurance, strength, ruggedness of character, honesty, integrity, purity and stability, so that the storms of life may not overcome them.

Stewardship of the spare time of children. There are too many institutions and organizations which are competing for the spare time of children. These always call the children away from home. It is during the spare hours that children get into trouble, and that young people fall into divers temptations. Children are too unrestrained in spending evenings away from home.

During three months of the year, the school does nothing for the child. He is under the direction of the home, but if the home fails to provide occupation for his time, he is under the tutelage of others, who may lead him astray.

A Young Men's Christian Association in a town of 50,000, took a boys' survey of the whole city. An important discovery was made of a "Twenty-seventh Street gang." The police had reported many disturbances and small thefts in that vicinity. The boys' survey revealed that nearly fifty boys were living in an area of one crowded city block, and that thirty-seven of them were attending no church or Sunday-school. These boys, without careful supervision, and in a congested district, had organized themselves into a "gang," and were committing many depredations. Four smaller similar "gangs" were found in other parts of the city. A careful study revealed the fact that these other boys had received their first instruction in wrong-doing from the "Twenty-seventh Street gang," their parents

having later moved to other parts of the city. Thus lawlessness and wrong-doing spread from one center, where the misdirected spare time of normal growing boys was the cause.

An estimated time schedule of a week will show that the largest part of the time of growing boys and girls is at the disposal of the home.

Hours in a week		168
Hours in school	30	
Hours in church	2	
Hours *beyond* home control		32
Hours spent in sleep	56	
Hours at disposal of home	80	
Hours *under* home control		136
Total hours in week		168

It will be seen from this table that the home has *three* times as much of the child's time as does the school. This may be further emphasized by an estimated time schedule for a whole year.

Hours in a year (On the basis of fifty-two weeks in a year)		8,736
Hours in school	1,080	
Hours in church	104	
Hours *beyond* home control		1,184
Hours spent in sleep	2,912	
Hours at disposal of home	4,640	
Hours *under* home control		7,552
Total hours in year		8,736

Christian parents do have the time and the opportunity and the duty of teaching their children. During school hours, the teachers take them through the studies which lead through high school and to college. Men pay taxes to support the teachers for this service, but there is a part of education which is not secured from books or from public schools. It is this that must be supplied by the Christian home. If Christian fathers and mothers give their careful attention to this problem, it will save them many heartaches and save their children from many pitfalls.

Children and Stewardship. The Christian should and can teach the stewardship principle to his children. He can set the example by his own practice. He can also take them into the family councils when they are old enough, and talk over with them how the family can best administer the Lord's share. The growing boy and girl have some rights here. It is not fair to them for the father to do all the giving. Each child should have a stated share so that he may early form the habit of making his pledge, and of paying it regularly. He that is taught to be faithful over little will learn to be faithful over much. Children who see their parents pay 10 per cent or more to the church will early form that habit when they begin to earn money for themselves.

A lady wrote of her older boy: "We wanted him to be a tither. He earns two dollars a week. It happened that the first special offering was

for ——. His younger brother had no earning capacity, so the older gave not only a tithe for himself, but also one for his brother. We are very happy." Well may the Christian father and mother be happy if their children voluntarily come to the decision to tithe or to go beyond it. The boy or man who reaches the decision to pay 10 per cent or more of his income has made a new confession of his Lord.

The church and the children. Stewardship habits in children will tie them up to the church and to its institutions. Systematic giving to the church would:

1. Develop a personal touch and responsibility. A twelve-year-old girl who has been giving for several years thinks that the church would almost have to close if she were not there every Sunday with her gift.

2. Keep the church in touch with the young folks as well as with the older members. When the Every-member Canvass is taken, they will not be overlooked.

3. Help to keep children informed about the church. They should be instructed about the local budget as well as about the missionary budget.

4. Help to hold the children for the morning church service. The sermon is always more "interesting" for any one who has made his gift.

5. Help to increase the income of the church later; for as soon as children become wage earners, their offerings will increase. When they

come to maturity, large increases will come to the church.

6. Help to increase the joy and pleasure of being a member of the church. Giving is an act of worship, and children have a personal satisfaction, a spiritual experience in placing their contributions in the Lord's treasury.

Nine-tenths of those who join the church do so while they are under twenty years of age. This is the susceptible age. This is the time when life's ideals are forming. The statistics show that there are about 17,000,000 children and young people in Protestant homes in the United States. About 15,500,000 are enrolled in the Sunday-schools. What an opportunity for the wide-awake church and Bible school to teach the principles and habits of stewardship! The revival of Christian stewardship, so long hoped for and prayed for, but never systematically planned for, may be started among these millions of young people if the church will seriously undertake it. "Let it be burned into the minds of our church leaders that a church which cannot save and train its own children can never save the world."

Children and the "best" gifts. It was stated at the beginning of this chapter that Christian parents owe the best of everything to their children. The Apostle Paul said: "Covet earnestly the best gifts." (I Cor. 12: 31.) What are some of the best gifts which Christian parents owe to their children?

1. A good name. "A good name is rather to be chosen than great riches."

2. A clean, healthy body.

3. The best possible education. "A nation that rides in automobiles should not permit its children to walk in ignorance."

4. The ability and desire to do honest, hard work.

5. A good example, and companionship.

6. Christian training in the home and in the church.

7. A modest inheritance if the children have been taught how to care for it.

8. Instruction in regard to the use and abuse of money, which involves training in the whole subject of Christian stewardship.

The Christian does not owe a fortune to his children. He does not owe a "pull" to them which would make it easy for them to get on in life without honest effort and initiative.

H. G. Wells has named a list of those whom he considers the world's six greatest men: Jesus, Buddha, Aristotle, Asoka, Roger Bacon, and Lincoln. Two were philosophers and scholars; two were temporal rulers; two were great religious teachers. Not one was a man of wealth. They achieved greatness through those intangible values which money cannot buy. This is the greatest debt of parents to children: to give to them those "precepts of the Lord" of which

David wrote: "More to be desired are they than gold, yea than much fine gold."

DISCUSSION QUESTIONS ON CHAPTER X

1. Why do parents owe their children a good education? Discuss why education should embody Christian ideals.
2. Explain why church colleges are necessary.
3. Why should children be taught to save even small amounts? Explain how money grows if compounded.
4. Do you agree that children should be fully acquainted with the family budget? Why?
5. Why do the children of the present age need even more training in the spending of money than ever before? What makes prodigal sons?
6. State why parental responsibilities cannot be delegated to others. Name some of the reasons for home failures.
7. Compare the opportunities of parents, school teachers, and Sunday-school teachers for influencing children. Why is control of the spare time important?
8. Why should children have a share in giving the tithe? Name six reasons why it would tie them closer to the church.
9. What are the "best" gifts which parents owe to their children?
10. If readjustments in the family's use of its money or its time are necessary for the sake of the children, they should be made at once.

Chapter XI: THE CHRISTIAN AND HIS WILL

"But if any provideth not for his own, and especially his own household, he hath denied the faith, and is worse than an unbeliever."

I Timothy 5:8.

"Thus saith Jehovah, Set thine house in order, for thou shalt die and not live."

II Kings 20:1 (Isaiah 38:1).

"Surely every man at his best estate is altogether vanity, . . . He heapeth up riches and knoweth not who shall gather them."

Psalms 39:5-6.

"Be not afraid when one is made rich, when the glory of his house is increased; for when he dieth, he shall carry nothing away, and his glory shall not descend after him."

Psalms 49:16.

"For we brought nothing into the world, for neither can we carry anything out."

I Timothy 6:7.

"Wise men die, . . . and leave their wealth to others."

Psalms 49:10.

Chapter XI

THE CHRISTIAN AND HIS WILL

THE hour of will-writing is a solemn hour. Into his will the testator puts his most serious reflections, and from it we get the correct insight into his character, because it genuinely reveals his heart and his conscience. It is the testator himself who speaks though he is gone." A will is often the most important document a person, even of small means, is ever called upon to prepare. In short, a will may be a man's monument or his folly.

Omar Khayyam in the "Rubaiyat" says:

> "The Moving Finger writes; and having writ,
> Moves on: nor all your piety nor Wit
> Shall lure it back to cancel half a line.
> Nor all your Tears wash out a word of it."

The Scriptures teach that we brought nothing into the world and neither can we carry anything out. The Christian who has accumulated property should give careful consideration to its proper disposal after his death. Certainly he cannot be satisfied to spend his life in building up his fortune and then make no provision for its proper use after he is gone. There are many public men today who are attempting to dispose

of most of their wealth even before they die, for they feel that "to die rich is to be disgraced." John Wanamaker said: "No man ought to pile up money where there is no need for it in the world. He cannot take it with him to the grave."

Will-making an ancient custom. Wills have been known from the earliest periods of human history. That Jacob made a will cannot be doubted, for it is recorded that Joseph received "a portion above his brethren." Only a few years ago, Petrie, the renowned Egyptologist, unearthed at Kahun the earliest known written will. By it the testator settled his property on his wife, Teta, for life, but empowers her to dispose of it. It is witnessed in the manner prescribed by our modern forms.

Seven hundred years before Christ, Sennacherib left a will, and by it passed certain "bracelets, coronets, and other precious objects of gold, ivory, and precious stones, deposited for safe keeping in the temple of Nebo."

Plato, Aristotle, Petrarch, left wills of structural and sentimental beauty, and so did Augustus Cæsar and the poet, Virgil. A portion of the will of Columbus is preserved in Genoa.

The will of Martin Luther is under a glass case in the Heidelburg Library. The will of Napoleon is still on file. The will of Shakespeare can be seen at Somerset House, London. Paul Revere's will is one of the most perfectly drawn wills, according to competent lawyers. The wills of such men as Thomas Jefferson, Patrick Henry, Daniel

Webster, Henry Clay, and Robert E. Lee are very interesting. By these documents the testators freed their slaves as did Washington, in his last will. It is interesting to know that Abraham Lincoln, while an able lawyer himself, died without having made a will.

Cecil Rhodes, the master builder of South Africa, among other things directed in his will that his body should be buried in the Matoppos on the hill in Rhodesia which he used to visit, the grandeur and loneliness of which caused him to call it the "view of the world." It was left to a humble missionary, John Sheriff, whose occupation had formerly been that of a stone-cutter, to carve out the tomb in the rock for the last resting place of this noted Englishman.

Making a Christian will. The Christian's will should be a Christian will. If all the processes which created his fortune have been Christian, so must the processes of its distribution. There are many questions which confront men as they sit down to write their wills. How may I confess Christ in writing my will? Shall all of the property be left to the wife? Shall a small amount only be left to the wife and the bulk of it left to the children? Should each of the children receive the same amount? How much, if any, should be left to the church and other religious and charitable institutions? What is the best method of leaving money to religious organizations? These and many other questions the man of

wealth must answer as he writes his will. If he is a Christian, they must be answered in the light of New Testament stewardship. Women who are responsible for the distribution of wealth also face the same questions.

Legal points and suggestions about wills. There are a number of legal considerations which should be remembered.

1. A will is a paper disposing of one's property, to take effect after death. It should be drawn up by an intelligent lawyer and signed by two or more persons not interested in the estate. The witnesses must sign in the presence of each other and of the one making the will. Some states require three witnesses, hence it is advisable to have even three or four witnesses because one more witness than required by law will help to more easily prove the validity of the will. It is not necessary to have it certified by a notary public. A codicil to a will is merely an addition, the same as a postscript is an addition to a letter, but the codicil must also have two or more witnesses, the same as the original will.

2. The will should be drawn while the testator is in good health. It is stated that Lord Coke once wisely remarked that "few men, pinched with the messenger of death, have a disposing memory." Death-bed wills are the most easily broken. In some states they are void.

3. An executor or executrix should be named in the will. The iron hand of the law settles a man's

estate if he does not leave a will; or if he fails to name an executor, the state will name one at increased expense.

4. The will should specifically provide for the wife and all of the children. They must be named as to the amount each is to receive. Under the statute, the wife is entitled to certain rights, of which even a will cannot deprive her. If a child is to receive a lesser share, or to be disinherited, it must be so stated. Omission of any child's name in the will does not bar him from participation. A husband and wife may make a joint-will, or they may each make separate wills.

5. A will may be stated in general terms, so that it will cover the intentions of the testator even twenty-five or fifty years later.

Under extreme conditions, it is better not to attempt too elaborate a will, but instead to prepare for the leading wishes of the testator. After such a will is executed, the draft of a more satisfactory instrument may be undertaken, to be executed as soon as possible.

6. In case it is desired to change the will, the old one should be revoked and a new one executed. If the latest will should accidentally be destroyed or lost, it does not reëstablish the claims of a former will, however, care should be taken that copies of the will are filed in a place of safety.

A testator should not attempt to draw up his own will. A lawyer who understands the laws about wills should be employed. His fee will not

be nearly as much as will the cost of a law-suit over a poorly drawn will. There is more litigation over poorly prepared wills, and ill-advised executorships than about almost any other subject.

"He premises his wish and his purpose to save
All dispute among friends when he's laid in his grave;
Then he straightway proceeds more disputes to create
Than a long summer's day would give time to relate.
He writes and erases, he blunders and blots,
He produces such puzzles and Gordian knots,
That a lawyer, intending to frame the thing ill,
Couldn't match the testator who makes his own will."

7. Prudence demands that the chance of loss of the will be minimized, and that the temptation to fraudulent alteration and destruction be removed. The most usual, and perhaps the safest plan is to place the will in the custody, or safety deposit vault, of some trustworthy and disinterested person. Another protection is sometimes found in having wills executed in duplicate and held in separate custody. Copies of wills may also be made and deposited for safe-keeping with disinterested parties.

8. A testator who has property in different states must be guided by the laws of the states where the property is held, hence a different provision would need to be made in each state. For instance, in California, Montana and Georgia, a testator leaving a wife or descendants, cannot give more than one-third to charity.

9. Another thing that testators should remem-

ber in making bequests to missionary or charitable organizations is that such a will must be executed for a certain period, before it becomes operative. In some states, if the testator dies within thirty days after the will is drawn, it is void; in another state the period is ninety days, and in still another, one year.

10. There has been considerable litigation over bequests for religious and benevolent purposes on two other accounts. The objects of the bequests are often not properly named or described because the lawyer drawing the will is not fully advised on the subject. Sometimes also, the laws of the state in which the bequest is to be carried out do not permit a bequest of that kind. Hence it would be wise for the local attorney drawing the will to consult with the attorney for the religious organization to which the bequest is to be made. There would be no expense attending such a proceeding and much litigation would be avoided if it was followed out.

Wives should be consulted and provided for. The Christian man, in making his will, should consult his wife. Their joint wishes should indicate how the property is to be disposed of. If the accumulation of the income has been a partnership affair, then the disposition of the capital should likewise be a partnership affair. It is more likely that they will make the right disposition together than separately. Even if the estate be a modest one, certainly they would want

to remember the church and its agencies in some degree. One man, in making out his will, put the church institutions in as an extra heir, giving them an equal share. Another husband and wife, with four children, one of whom had passed away, divided their estate equally into four parts, giving to the missionary society the share which would have gone to the deceased child. The other three children assented to this division.

The man whose estate is large has a more difficult problem in the disposal of his property. He will, of course, want to provide adequately for his wife for the rest of her life. If they have lived to a normal old age, her life expectancy will not be longer than from ten to twenty years. At that age she will not be in position actively to administer large business affairs. Very few women have had such training that they are able to make wise investments when property is left to them. They are often misled into making many poor investments and sometimes losing the principal altogether. Government statistics show that the average estate lasts only seven years. Wives should be provided for in such a way that the remainder of their days may be spent without the worry and anxiety of business management or investments.

The dangers of leaving great wealth to children. The Christian must next consider the question of whether he will turn over the bulk of his wealth to his children, or distribute it for the benefit of

society and religion. He must face seriously and honestly the question as to how much it is really wise to leave to his children. He should ask himself two questions: "Will the fortune be safe with my boy?" and "Will my boy be safe with my fortune?" If it be true that large fortunes may be a curse rather than a blessing to children, then the Christian man should ponder long before writing that curse into his will. Of course, there are some children of wealthy men who have been trained to help carry on the business. They have the same ideals about how the business should be run and the same general habits of thrift and economy as have their fathers. In this case the business is safe in the hands of the heirs. It will not be dissipated nor squandered in riotous living. But the exceptions along this line are comparatively few.

Hear these statements of influential men who ought to know whereof they speak. Andrew Carnegie said: "The almighty dollar bequeathed to children is an almighty curse. No man has the right to handicap his son with such a burden as great wealth."

Roger W. Babson raises this warning: "We are striving and even slaving to lay up prosperity for our children, when statistics clearly show that the more we lay up for them, the worse off they are going to be. If statistics demonstrate any one thing, they demonstrate that the less money we leave our children, the better off they will be."*

He says further: "A few years ago I was employed by one of the largest publishing houses in this country to make a study of American captains of industry. In connection with that study, I tabulated their ancestry. These were the seventy greatest manufacturers, merchants, and railroad builders who have made America by developing the fields, the forests, the mines, and the industries. What did I find? I found that only 5 per cent of these captains of industry are the sons of bankers; only 10 per cent are sons of manufacturers; 15 per cent are sons of merchants; while over 30 per cent of them are the sons of poor preachers and farmers."

Dr. Eliot, President-emeritus of Harvard, who has had opportunity for wide observation, says: "The most serious disadvantage under which most people labor is in the bringing up of their children. It is well-nigh impossible for a very rich man to defend his children from habits of self-indulgence, laziness, and selfishness."

It is a well-known fact that rich men's sons generally make a pretty poor showing alongside the sons of the average man. There are exceptions, of course, but this is the rule. The reason is that they have never been taught to work. They do not desire to work. They should be made to know that the great things in life have been done by the men who labored hard and long, who made supreme sacrifices. Burning the midnight oil never hurt anybody. The great discoveries, the

great inventions, the great explorations, the great literature, the great successes of the pioneer, in fact all worth while human achievements have been the result of just plain, persevering hard work. Some young men never rise above mediocrity because they never learn to work.

A woman said to her son: "If I should die, would you give $5,000 to our foreign missionary work?" "No," was the son's reply, without a moment's hesitation. "Very well," said the mother, "Then I must make arrangements to give it while I am alive."

Another woman said: "I am leaving a sum of $——— to each of my children, and I hope I am not leaving enough to curse them."

That is a pretty safe principle in leaving money to children. A child is handicapped from the start if he knows he does not have to do a day's work as long as he lives. The Christian man must not sign away his boy's opportunity to work. If the boy has the stuff in him, and has a good education and a fair start, he will covet the chance of carving out his own career.

Living after death. A well-to-do churchman, who recently passed away, left a sum of money, the interest on which will continue his annual gifts to the local congregation and to the national agencies of his church. Thus he extended his regular giving after his death.

Another man who supports a missionary has written his will so that his estate will provide for

the support of a missionary as long as time shall last.

There are many such examples of men who have left money as permanent funds to carry on Christian work after they have passed on. Sometimes it is a memorial fund, in memory of some loved one. In such cases, the principal is kept sacred and intact, only the interest being used. A Christian thus may establish a fund while living or at death which will be working a hundred or a thousand years after he is gone.

The opposite of this was reported in a southern state where two men, both respectable church members, passed away leaving estates which, combined, aggregated nearly $13,000,000, yet neither of them left a single dollar to the local church or to any college or benevolent or missionary agency of the church. Two other wealthy men, one the treasurer and the other the attorney of an old and reliable missionary organization, failed to include that organization as one of the beneficiaries of their estates. Each had often spoken of the necessity of doing so, but had neglected the making of such a provision. Were these wills Christian wills? Why were Christian men allowed to remain in the church through all these years without having the obligations of Christian stewardship impressed upon them? Men who have learned that a part of the income belongs to God, ought also to remember that a part of the estate also belongs to Him, and that by

a proper arrangement of it, they may project their influence for good works long after they have passed away.

To what Christian organization should money be left? In making his will in favor of religious or charitable institutions, the Christian should consider only recognized and dependable agencies. These agencies should have the stamp of approval of his communion. They should be agencies which are run on sound business principles. These boards or societies should have the element of permanency about them so that they may be able to carry out through the years the purposes for which the money is given. Some of these institutions may be named as follows:

1. The local church. Some men desire to leave money to local churches in which they have long held their membership. These sums are left either as direct gifts or as permanent funds. There are two sides to the question of endowed churches. In the case of downtown churches endowments are perhaps desirable; however, it would be unwise to leave a sum of money to a local church if it dried up the fountains of liberality among the members. The members of the average local church, if they are practicing the principles of stewardship, can supply all of its local needs, and have money for "others" as well.

2. Christian colleges. Most Christian colleges are still in need of large sums for endowment. Since the future leadership of the church depends

largely upon church colleges, Christian men would do well to remember them in the disposition of their property. National Boards of Education are also prepared to handle estates in behalf of higher Christian education. Many colleges are named after donors who have given large sums to their building or endowment funds.

3. National missionary and benevolent organizations. These would include home missions, foreign missions, benevolences, ministerial relief, church erection, etc. This is an unlimited field. Millions of dollars could be spent wisely by those organizations in making permanent and in enlarging their work. The business affairs of such organizations are administered by experienced men and women whose integrity and business judgment are unquestionable. They are usually appointed by the national conventions of the churches of which they are members. Men who have large sums to bequeath can safely trust their money to such organizations.

Freak wills should be avoided. Some people are guilty of executing what have been termed "freak wills," that is, they think up something which they believe is new and original. This is usually unwise, for in many cases the provisions of such a will cannot be carried out. The money then must lie idle and accomplish no good purpose in the world, or the will must be set aside by the courts when it is ascertained that the provisions of the will never can be carried out.

There are some, also, who insert many well-nigh impossible conditions in their wills through theological prejudice and suspicion. Such provisions are usually unwise and lead to much misunderstanding and litigation. Christian men who are members of boards of reliable and responsible Christian institutions are honorable and upright men. They can be trusted to carry out the purpose of those religious institutions of which they are the directors. It is likely that a group of Christian men who are making a study of such matters can more wisely carry out the details of administration, then can one individual who has not given the matter careful thought.

It is not being suggested here that an individual does not have a right to say how his money is to be used. He does have that right, and he should exercise it; but if his money is to go to missionary societies or to Christian colleges, it is urged that it be given to those institutions without having embarrassing conditions attached to it.

A daily paper tells the story of an eccentric woman who is leaving $1,000,000 for a dog hospital. The inscription which she ordered to be carved over the door was this: "The more I saw of people, the more I thought of dogs." This is a freak will. How much better it would have been if she had known and loved people instead of dogs, and had given her money for the uplift of the "submerged tenth" in that great city.

Many years ago, a testator with good intentions,

but unwise judgment, bequeathed "Fountain Square" to the city of Cincinnati, with the provision that it should be perpetually used as a free, city market. To stay within the technicalities of the law, a few flower venders once a week now come to "Fountain Square" to sell their wares. But it is in no sense of the word a city market.

Other methods of leaving money.

1. Life insurance bequests. Another form of bequests to religious organizations is made by the use of life insurance policies. An individual desires to give $5,000 to a certain institution, but his estate might not permit of the gift. By the payment of a modest sum each year, he could provide, that at his death, the amount stated in the policy should be paid to the institution. The organization should be written into the policy as the beneficiary, and the policy deposited with its treasurer. The advantage of this kind of bequest is that the amount due on the policy is paid over in cash, without further process of law. None of it is paid to an executor or absorbed in court fees. None of it is lost by delay in turning the property into cash. The insurance company pays direct to the agency the amount of money provided in the policy.

2. Annuity bonds. Annuity bonds make a safe investment for Christian people who desire to leave property to a missionary or charitable organization. These bonds are legal documents which require the organizations issuing them to

pay to the donor an annuity each year until death. The annuity rates depend upon the age of the donor. The rates vary in different organizations, but these are about the average:

35 to 43 years of age	4 per cent
44 to 49 " " "	5 per cent
50 and over	6 per cent

In case of husband and wife, a survivorship annuity bond may be issued. The organization then pays the annuity throughout the life of either, that is, when one dies, the annuity is continued to the survivor until death. At the death of the survivor, the money is used by the organization to further its work. This makes it possible for Christian people to provide for themselves a sure income as long as they live, and at the same time provide for Christian enterprises after they are gone.

In some respects, annuity bonds are better than wills. Those who can convert their property into cash and invest in annuity bonds have in reality administered their own estates while yet living. While they receive the income on the property throughout life, at death an annuity becomes an executed gift without further process of law. There are no court fees, and there is no possibility of the wishes of the donor being set aside by others.

Gifts made upon the annuity plan also escape the inheritance tax. The Federal Government exempts estates under $50,000, but estates from

$50,000 up are taxed. The rate is 1 per cent on the first $50,000; 2 per cent on the next $100,000; 3 per cent on the next $100,000; 4 per cent on the next $200,000; the rate increasing with the size of the estate. Estates in excess of $10,000,000 are taxed 25 per cent. Many states also have inheritance tax laws of their own. One man whose estate is worth about $160,000 has arranged his affairs as follows:

$50,000 to go to each of his two children.
50,000 in annuity bonds for himself and wife.
10,000 as a trust fund to a mission board, the income to be paid to an adopted son during life, thereafter to become the property of the board.

The question is raised by some as to the safety and reliability of annuity bonds. A prominent lawyer of sound judgment and wide experience has this to say:

"Annuity bonds of national missionary and benevolent organizations, which have the support of practically the whole communion, are safe. It is quite certain that no communion would permit one of its national societies to go into bankruptcy, or fail to fulfill its obligations.

"Banks and trust companies fail, notwithstanding the effort of the national and state governments to exercise a supervision over them. This supervision after all can only be a partial supervision, as the many, many failures will show. Therefore, it follows that money left in trust with a bank or trust company is probably safer than

money left in trust with an individual. Nevertheless, it is not absolutely safe. Money, however, invested with one of the national missionary organizations under an annuity contract would almost be absolutely safe."

3. Trust estates. Christian people may also create Trust Estates which will help to advance the Kingdom of God. These may be left in charge of a bank or trust company, or in charge of a college or missionary board. A Trust Estate may provide that the income from the fund shall be used for the support of the wife throughout life, and for the support of the children up to a certain age or throughout life, thereafter to become the property of the organization. Or a trust may be created to which its increment shall be added and compounded until it reaches a certain sum, thereafter, said sum to become a permanent endowment fund. One man recently provided that his estate of about $100,000 shall be held in trust, the income to provide for the wife and one child as long as they live, thereafter, the principal to go to a mission board of his own church. A Trust Estate may be provided during the life of the donor, or it may be created by will at his death.

When a person has clearly in mind a definite object for which he desires to create a trust and that object is cared for wisely and well by a suitable missionary corporation of permanence and character, having power to accept trusts for its own purposes and suitable equipment for the man-

agement of trust funds, he may wisely make his donations and bequests directly to such corporation as trustee for such purpose.

A brightening horizon. It is encouraging to know that an increasing number of men and women are exercising Christian stewardship in the disposal of their capital at death. Large sums of money are being left to college and mission boards, and to benevolent and charitable organizations. The religious press reports many such gifts. Nearly every week the daily papers report that some rich man has bequeathed a portion of his money to good causes. It is no longer considered "big" news for a will to include some such gift. On the other hand, if an extremely wealthy man dies leaving nothing to charity or to religion, the public feels that he has failed to do his duty.

On this point the Kansas City Star said editorially: "A wealthy New York man died a few days ago leaving all of his estate to his family. The community has a right to expect something better than this. He owed everything to the opportunity America gave him. It was not too much to think he would return a part of his wealth to the public."

A fine example, the opposite of this, is found in the will of the late Robert H. Stockton, President of the Majestic Manufacturing Company, St. Louis. He left an estate of about $2,000,000, of which about $1,800,000 was left to organizations

of his own church. Two-fifths of this amount will go to a Christian college bearing his own name, and one-fifth to each of three departments of the national missionary society of his communion. His relatives expressed themselves as being highly pleased with the provisions of the will.

The public conscience is gradually being Christianized. This Christianized public conscience is having its influence on the lives of men of wealth. These influences will continue until all of men's activities in relation to wealth, both in living and in dying, are completely dominated by the will of Christ; until not only men themselves, but the wealth which they have helped to create, shall have been dedicated to the completion of the unfinished task, which is pressing so heavily upon the church of to-day.

DISCUSSION QUESTIONS ON CHAPTER XI

1. Why should careful consideration be given to the making of a will? Do you agree with the statement, "To die rich is to be disgraced?"
2. Give some examples of ancient and modern wills.
3. Name the ten legal points and suggestions about making wills.
4. Why is it wise to have the husband and wife make out the will in partnership?
5. Discuss and give examples of the danger of leaving large wealth to children. Give the statements of some noted men.
6. How may a person extend his influence for good after death? Give examples.
7. Discuss the section concerning to what Christian organizations money should be left.
8. Why is a freak will inadvisable? What do you think of the eccentric woman who left $1,000,000 for a dog hospital?
9. Discuss Life Insurance bequests, Annuity Bonds, and

Trust Estates. Why are Annuity Bonds in some respects better than a will?

10. Why has a wealthy man failed to do his duty if he leaves nothing to charity or to religion? Is such a will a Christian will?

11. If you were writing your will, and owned property valued at $50,000 or $200,000 or $1,000,000, how would you distribute it?

Chapter XII: THE CHRISTIAN AND HIS CHURCH'S FINANCIAL METHODS

"Not slothful in business; fervent in spirit; serving the Lord."

Romans 12:11.

"Therefore my beloved brethren be ye steadfast, unmovable, always abounding in the work of the Lord, for as much as ye know that your labor is not in vain in the Lord."

I Corinthians 15:58.

"Let each man do according as he hath purposed in his heart; not grudgingly, or of necessity: for God loveth a cheerful giver. And God is able to make all grace abound unto you; that ye, having always all sufficiency in everything, may abound unto every good work."

II Corinthians 9:7-8.

"It shall come to pass . . . that the mountain of the Lord's house shall be established in the top of the mountains, and shall be exalted above the hills; and all nations shall flow into it."

Isaiah 2:2.

"Upon the first day of the week let each one of you lay by him in store, as he may prosper, that no collections be made when I come."

I Corinthians 16:2.

Chapter XII

THE CHRISTIAN AND HIS CHURCH'S FINANCIAL METHODS

RING the death knell for the old haphazard methods of church finance. They shall not be given enough dignity to even name them here. Every reader knows them, and he also knows how sadly they have failed. He knows how the church has had to limp along through the years, often being brought into disrepute by these incomplete and un-Christian financial methods. The appeal has been wrong both as to basis and motive.

Now the Christian, whether he be bishop, minister, elder, deacon, steward, or finance committeeman is under obligation to apply business sense to the work of the Kingdom. Surely with an enlightened conscience on stewardship, no Christian will continue to be "slothful in business" with his church's financial affairs. Men carefully and systematically organize for every other line of business; why shouldn't they do the same in the Lord's business?

The Every-member Canvass, if rightly prepared for and prayerfully carried out in all its details, is the best plan yet devised for enlisting

the whole membership. Many of the community campaigns are conducted on the Every-member Canvass plan. One of these leaders has said that he got his first idea for careful organization from a well wrought out Every-member Canvass in his own church. The church may really lead the state and the nation in up-to-date plans, if it only will.

A regular annual deficit is like a mill-stone around the neck of a congregation. It is a discouraging, unholy, and un-Christian thing to have a deficit. Many churches have had deficits so long that they seem to go on the assumption that church deficits were foreordained and predestinated from the foundation of the world. They expect a deficit, they plan for a deficit, and most churches usually have one. There is absolutely no scriptural authority or precedent or implication for church deficits. It was expressly commanded by the Apostle Paul, in writing to the church at Corinth, that each one "lay by in store as God has prospered him that there be no collections" (or deficit) when he came. The Every-member Canvass, backed by Scriptural ideals of stewardship, will forever eliminate church deficits.

The plan has had the test of experience. It has been carefully tried out in many communions and by thousands of churches. Not one failure has ever been reported, where the advance preparation was thorough, and where the suggestions were followed in detail.

The Every-member Canvass is the personal so-

licitation of every member of the congregation, for two pledges on the weekly plan, one for the local expense budget, the other for the missionary budget, the solicitation being made by trained canvassers going two by two.

An alphabet of successful Every-member Canvass plans and other suggestions is here given.

A. Advance Preparation. The first thing to do about the Every-member Canvass is to put it off. A church cannot decide one week to have an Every-member Canvass and the next week successfully carry it out. Advance preparation is absolutely necessary. The minister, the church board, and the canvassers must all be prepared.

The number of canvassers should be about one-tenth of the membership of the church. Thus a church of two hundred members would need about twenty canvassers. The church of twelve hundred members would need one hundred and twenty canvassers. These should be arranged in pairs. The teams should be assigned in advance, and the whole group should have two or three special meetings for training before the day of the canvass.

B. Budgets, local and missionary. Two budgets should be prepared before making the Every-member Canvass.

(1) The local expense budget. This budget should include the minister's and helpers' salaries, janitor service; heat; light; music; re-

pairs; etc. It should be adequate to care for all of the local work for the whole year.

(2) The missionary budget. This should include all offerings for missions, benevolence, education, and any other work outside the local church. Many churches make the missionary budget the same amount as the local expense budget, reaching the ideal, "as much for others as for ourselves." If each contributor gives dollar for dollar, that aim is easily reached. However, many churches have a missionary budget that far exceeds the local expense budget.

C. Canvassers and church informed. The canvassers should be thoroughly acquainted with the two budgets. They should know every item included in each, and the whole church should also be informed about these budgets. Every member of the church should fully understand the amount of money necessary to carry on the local work and the aims set by the committee for the missionary task. The members should be asked to stay at home on the Sunday afternoon of the canvass until the canvassers have called. If the members of the church are fully informed about all the plans, they will gladly coöperate.

D. Do the job in one day. The canvass on a Sunday afternoon has been found most convenient and successful. It is the Lord's business, and there is no reason why it should not be done on the Lord's Day. The canvassers will give their time enthusiastically for this one day's service. There

is an inspiration in having the whole church working at a given task at a given time. By careful organization, practically the whole membership may be reached in a single Sunday afternoon.

One church divided the city into districts and then wards, having a captain over each ward. Each team of canvassers had only about ten or twelve names. The organization was so thorough that out of a membership of twelve hundred, eight hundred signed pledges were returned at the close of the day. The Kansas City slogan, "Get it done," will work best if it is done in one day.

E. Every member canvassed for a weekly pledge. It is to be an Every-member Canvass; not an every-house canvass or an every-father canvass, but an Every-member Canvass; father, mother, and children should each be asked for a pledge. The children should have the opportunity of signing their own pledges. They will often sign more quickly and more liberally than adults.

The pledges should be weekly pledges, and paid weekly by each member of the family, and not by the father once a year by check. The scriptural authority for this is I Cor. 16:2—"Upon the first day of the week let every one of you lay by him in store, as God hath prospered him." . . .

F. Follow-up and check-up missing members. Those who are missed on the canvassing Sunday should be followed up the same week. The same pair of canvassers should keep the list of missing members, and be responsible for turning

in their names with a report of their pledges. It is not fair to let any member escape from the opportunity of making a pledge. Each member needs the visit of the canvassers, and he also needs to give in order to maintain his interest in the church. When visits are made, the canvassers should talk about the canvass, not the weather or the ailments of the family. The period of fifteen minutes in which they are in the home is vital. They either win or lose the fellowship of the member for the whole year in that short conference. Hence they should be in a prayerful mood, and present the appeal for a pledge on a high plane. "One hundred per cent of all the members giving" should be the slogan of every church.

G. Get the pledge paid every week. What shall it profit a church if it get a pledge from every member, and secures the payment from only half the members? If a member lags behind in his payments, it will not be long until he lags behind in his attendance. It is good psychology and good religion to get the pledges paid weekly. If this is not done, the church will eventually lose the money and, in all probability, lose the man as well. Each member unconsciously says to the church: "Use me or lose me."

H. Hitch up tithing to the Every-member Canvass. The tithing principle for the average member is good. He can afford to give at least a tenth. This will put his giving on a systematic

basis. Those who are well-to-do should, of course, give more than 10 per cent, and when they are properly educated, they will be glad to do so. The man who recognizes that a certain portion of his income, a tenth or more, belongs to God, is always willing to make his subscription to his church accordingly. He has already settled the question about his giving. The Every-member Canvass helps him to distribute his gifts according to the best wisdom of the church.

I. Interest the Sunday-school. A great host of the church members of to-morrow are in the Sunday-schools of to-day. Many Sunday-schools have now installed the duplex envelope. All of the pupils, from the beginners clear through to the oldest adult classes, are given packages of duplex envelopes. The offering in one side of the envelope is for the local expenses of the Sunday-school and church, and that in the other side for the Sunday-school's share of the total missionary budget of the church. Thus tens of thousands of children are now making regular weekly gifts. In this way, a new generation of givers is being raised up that will help to permeate the whole future church with the ideals of stewardship.

J. Justify enlarging missionary budgets. Many churches make a mistake in announcing at the beginning of the Every-member Canvass that if the members of the church will subscribe to the budget, no other appeals will be made during the year. Thus many men make only nominal pledges

during the canvass, and are shielded for a whole year by this unwise promise of the Finance Committee. No one can foretell what emergencies may arise during the year. If an emergency does arise, the members of the church have a right to know it, and they have a right to the opportunity of helping to answer it.

Furthermore, many of the missionary budgets are at the minimum instead of the maximum, and opportunity should be given to persons of large incomes to make additional offerings to missions, where they will not subscribe all they expect to give through the missionary budget. The Every-member Canvass is not a plan to keep the members from being too liberal, but rather a plan to encourage liberality in every way. Until the Great Commission has been fully carried out, the missionary budgets should be enlarging from year to year.

K. Keep on the lookout for something new. Wide-awake ministers and finance committees will be on the lookout for new suggestions and methods to keep their churches interested in the missionary program. Many home and foreign missionaries are available as speakers. They always bring inspiring and informing messages. When a missionary visits the church, the children should be given the opportunity of seeing him and hearing him. The primary and junior children will be interested in missionary stories. The whole church will hear his message gladly about the

progress of the Lord's work in all parts of the world. Stereopticon slides are always available from nearly all of the mission boards. These help to keep before the people information about the work that they are helping to support.

L. "Lift up your eyes and look." Here is an opportunity to get the unfinished task before the whole church. In America there are great unoccupied fields where there is no Protestant church. There are hundreds of thousands of orphan children and aged disciples. There are great multitudes of "new Americans" who are coming to our shores every year. The Negro problem is still before us in all of its complications, and is still unsolved.

The unoccupied areas in foreign lands are staggering. There are yet millions of people who have never heard the name of Christ, and great cities and areas where no missionary is located telling the Gospel story. The church members should know all of this, and when they know, they may more easily be enlisted to help change the situation.

M. Missionary Education. The possibilities of missionary education are limitless. There are missionary stories and picture cards for beginners, and for primary children. Systematic missionary lessons for the junior, intermediate and adult departments of the Bible-school are now available. There are missionary lessons of suitable length to be given at the opening or closing

of the Bible school exercises. There are mission study books prepared for church schools of missions, and for mission study classes. These include both home and foreign missions.

The Church School of Missions gives a great opportunity to enlist all the membership in the study of graded missionary lessons, for a six to eight weeks' period. There is a wealth of missionary material for ministers and other speakers on missions. There are pamphlets and books for women's missionary societies. All churches prepare a series of at least twelve missionary lessons for Young People's societies. There are many magazines both for children and for adults given over entirely to the subject of missions. Any church that wants to be missionary has the missionary material available to help it become such. The Missionary Committee should see to it that the right material gets into the hands of those responsible for the instruction in the different departments of the church.

N. New members and non-givers solicited. The growing church is receiving new members from time to time. These new members should be taught, even before they become members, that being a Christian involves the practice of Christian stewardship. They should be asked to make their pledges to the church budgets with the same authority that they are asked to make the confession or obey their Lord in Christian baptism. Unless they become givers, they will be lost to

the church. A new member who establishes the habit of weekly giving for the first year, will have developed such a vital interest, that he will thereafter be both a financial and a spiritual asset to the church.

The non-givers, those who might have been away from home when the canvass was taken, or who for other reasons did not make a pledge, should be visited again some time during the year and asked for a pledge. A church should never lose sight of the last man on its membership roll, and it may, by prayerful and wise methods, by good fellowship and Christian perseverance, ultimately win the last member to have financial fellowship.

O. Observe special days for education. There are certain seasons of the year when special emphasis may be placed upon certain great phases of Christian work. Many churches have such a time at Thanksgiving, Christmas, Easter, and Children's Day. Some have special days or months for emphasis on home missions, foreign missions, and stewardship. This gives opportunity for sermons on these subjects.

John R. Mott made a study of twenty-five great American churches that were doing the most for missions, and he discovered that the ministers of these churches preached at least five foreign missionary sermons each year. One of the bishops of England asked the preachers under his charge to preach twenty missionary sermons each year.

An American missionary leader has suggested that in order to keep the spirit of missions alive, a minister should preach at least twelve sermons each year upon the various phases of home and foreign missionary work.

P. Prepare for next year. The committee in charge of the Every-member Canvass should be looking forward to next year. The successful plans should be tabulated for future use. The mistakes of the past should be carefully noted and avoided. New suggestions should be gathered during the year. The experience of other churches should be solicited so that the testimony of many would help to increase the enthusiasm. A finance committee which is alert and whose aim is to enlist the entire membership, will seek out every method of doing the thing better each year. The canvassers who were especially successful should give their experiences to those less successful, and in pairing the men off for the next year, it is well to balance up the teams.

Q. Quarterly remittances of the missionary budget. If the money is being paid weekly into the missionary budget, the Missionary treasurer should be instructed to forward it either quarterly or monthly. Monthly remittances are really preferable. The money should not be allowed to accumulate. The mission boards of the church have their obligations and they must be met monthly. When the churches fail to send their remittances, the boards must borrow money. Con-

siderable money is absorbed each year in interest that might be saved if churches had the habit of sending their offerings regularly.

There is also a temptation if the missionary money accumulates, to use it for local expenses. It is a rare thing when missionary money is borrowed for local expenses to ever have it paid back. There are many examples of otherwise honorable church boards which have taken from one hundred to one thousand dollars of missionary money "temporarily," and never repaid it. This is breaking faith with the donors to say the least, if it is not downright dishonesty.

R. Report results regularly. The members of the church who are giving the money expect reports from time to time, as to how the money is being received and used. They have a right to expect such reports. At least once a quarter, a full statement should be made of receipts, both to the local and missionary budgets. If the church is running behind in either or both budgets, it will be much better to make such a report frankly to the whole congregation, rather than to wait until the end of the year. The minister and the finance committee owe it to the church to exercise the utmost frankness in all of the church's financial affairs, for if all are expected to give, and to continue their giving, all must know. When a receipt returns from a mission board, it takes but a moment to hold it up before the congregation, telling

them how the money which they have contributed has been used.

S. Systematize stewardship teaching. The teaching of stewardship is as yet somewhat disorganized, but it should be carefully systematized so that all will have some instruction each year. There are many pamphlets on the subject which may be distributed through the mails to all the members. There are a number of good books that may be used in study classes or in church schools of missions. Stewardship lessons adapted for the Sunday-school classes are now being prepared. There should be occasional sermons on the subject. In preparation for the Every-member Canvass, the stewardship message should reach every member prior to the coming of the canvassers. The church that is carefully and systematically taught will, before long, be practicing the principles of stewardship.

T. Tabulate tithers' records. Many of those who practice systematic stewardship are tithers. Some, of course, are giving far more than 10 per cent, but it is amazing how many people are giving less than even the tenth. There are those who say, "I think I am giving a tenth already," but when they go to figure it up, the amount is nearly always less. A church with four hundred members, which had fifty people who were giving the tenth, discovered that those fifty members were actually giving more than the other three hundred and fifty. Such occasional announcements

would help to get others to more carefully consider giving a tenth. Testimonials can be secured from neighboring churches.

U. Unify the whole program. The whole program should be carefully worked out so that every department of the church is working in harmony. One department should not be nullifying the influence of another. Missionary education, stewardship, and the Every-member Canvass should all be parts of a common whole. Success is not the result of spasms or emotions. It comes by carefully coördinated plans and methods which help to keep the whole church working toward a common goal.

V. Vitalize and visualize. "The letter killeth but the spirit maketh alive." No plan will work without the spirit. There should be a vitalizing influence in the whole program. The local task and the missionary task should be made real. Missionary plans and pageants will help the church to visualize its task. Programs for special days are of great assistance. Charts, maps, and pictures may be prepared which help to visualize the facts and needs.

One church, previous to its Every-member Canvass, had what it called a "world exposition." Twenty-five booths were arranged with different departments and classes of the Bible-school in charge. These booths represented foreign missionary work, such as a hospital scene, a kindergarten scene, native preachers in an evangelistic

scene. Others showed Indian tepees, lumber camps, Ellis Island representations, etc. In this way the members of the church got a good idea of the whole task which their gifts were helping to support.

In preparation for the Every-member Canvass, a short demonstration before the canvassers, showing how it is to be done, is very helpful. Such a demonstration would include a team actually canvassing in a home, and all of the excuses for not giving being made and answered. Many churches now use a missionary bulletin board, new pictures, facts, letters from missionaries, etc., being posted from week to week by the missionary committee. If originality is used, no church will be lacking in items of vital interest to all.

W. Work. Some one has said: "Plan your work, and work your plan." No plans, however good, will work themselves. The plans suggested above will take hard work. They will take many long hours of careful and prayerful planning, but they should be worked at as persistently as the miner digs for gold. Remember that genius is 2 per cent inspiration and 98 per cent hard work.

Queen Victoria had invited Paderewski to play in her presence, and when he had finished she had complimented him upon his genius. "Yes, your Majesty," he said, "the world now calls me a genius, but there was a time when I was only an ordinary piano player, but I made up my mind that the world would call me a genius, and so I

practiced, your Majesty; I practiced hours, I practiced days, I practiced weeks, I practiced months, I practiced years, and finally the world calls me a genius; but before I was a genius, I was a drudge."

"Be not weary in well-doing; in due season ye shall reap if ye faint not."

X. *Xerxes sat high on his throne* and wept at the shortness of human life. The Hellespont was white with his ships; the plains were covered with the greatest army the world had ever seen. "Why should you weep?" his uncle asked. "You, who have everything?" "I have reckoned up," said Xerxes, "and it came into my mind to feel pity at the thought of how brief was the whole life of man, seeing that of these multitudes, not one will be alive when a hundred years have gone by."

This generation of Christians must evangelize this generation of non-Christians, or the task will never be done. Yesterday is gone; to-morrow is before us; we have only to-day in which to do our work. The only way we can influence the future is by doing our duty now. The church of the past handed down to us the old haphazard non-Christian financial plans. These must be forever "scrapped" and thrown upon the junk pile of obsolete and antiquated church methods. We have it in our power to inaugurate now this scriptural plan which is new to many churches. We must use it for the glory of God and the evangel-

ization of the world. Burn it into the conscience of the whole church that a thousand million people are now living who have never named the name of Christ, and that "of these multitudes not one will be alive when a hundred years have gone by." "The night cometh when no man can work."

Y. Yearly Canvass necessary. The canvass should be made in every church every year. Many churches have failed because they felt that it was unnecessary to repeat the canvass so frequently. There are many reasons, however, why the canvass should be an annual affair.

(1) If stewardship has been properly taught, many will be ready to increase their giving over the previous year. Every year should see an increasing number who come up to the 10 per cent basis.

(2) Many members of the church have their salaries increased, or receive larger dividends on investments. They should be given the opportunity of enlarging their gifts accordingly.

(3) A part of the younger people of the church will begin to have incomes of their own, and should be canvassed for a share of that income for the church.

(4) All new members who have been received during the year should be visited for their pledges.

(5) It is a good habit to have the whole church visited at least once a year, by the men of the church, to increase fellowship and good-will among all the members. By all means make the

Every-member Canvass an annual affair, and let it be done more thoroughly each succeeding year.

Z. Zealous for the glory of Zion. Let the dreamer here unfold his wings. Let him prophesy what might come to pass if every church would carefully organize and enlist its entire membership in the building of the Kingdom. Let him dream of what might be done if the unused power of our churches could be harnessed for the glory of Zion. Let him imagine the religious awakening that would take place in the community if every church member were "zealous of good works."

The local congregation would thrill and throb with a new spirit of life and power. A new message would burn in the heart of every preacher. The fires of evangelism would be re-kindled. The missionary passion of the apostolic church would move mightily upon the church of the twentieth century. Zion's walls that have been allowed to crumble through indifference and neglect, would be rebuilt. The evangels of the Cross would go out even unto the ends of the world, preaching the glad tidings of the coming of the King.

Zinzendorf, the great missionary leader of the Moravian Church, put both his fortune and his life into the task. A consuming zeal flamed ever in his heart and soul. The whole church caught the contagion of his missionary passion. At one time a new missionary was needed for Greenland. It is said that Zinzendorf called a well-trained

young man to him and said: "We need another man for Greenland; can you go? If so, how soon can you be ready to start?" The young man replied: "I have a pair of boots being made at the shoemaker's. He has promised to have them done to-morrow. If my boots are done to-morrow, I'll start to-morrow for Greenland."

When this spirit moves upon the church, then and only then may we expect the "new Jerusalem to come down out of Heaven from God" and dwell upon the earth. Then we shall see the vision which John saw of "a great multitude, which no man could number, out of every nation and of all tribes and peoples and tongues, standing before the Lamb, arrayed in white robes, and palms in their hands; and they cry with a great voice, saying, Salvation unto our God who sitteth on the throne, and unto the Lamb; and all the angels . . . saying Blessing, and glory, and wisdom, and thanksgiving, and honor, and power, and might, be unto our God for ever and ever. Amen."

DISCUSSION QUESTIONS ON CHAPTER XII

1. Is there need for better methods in church finance? Why?
2. Why is an annual deficit an unholy thing?
3. What is the Every-member Canvass? Has it been sufficiently tried to prove its worth?
4. Review the Alphabet of Methods and suggestions from A to E. State the chief point of emphasis under each.
5. Name the points from F to J, memorizing the gist of each paragraph.
6. Give from memory the headlines of paragraphs from K to N.

7. Do the same from O to T.
8. Continue from U to Z.
9. Resolve now to do your part toward a thorough organization to make your own church's financial methods more effective.

BIBLIOGRAPHY

AGAR, F. A., *Modern Money Methods.* The Judson Press.

Bishop of Oxford, *Introduction to Property, Its Duties and Rights.* The Macmillan Company.

CALKINS, HARRY REEVES, *A Man and His Money.* The Methodist Book Concern.

CUSHMAN, RALPH S., *The New Christian.* The Interchurch Press.

CUSHMAN, RALPH S., *The Message of Stewardship.* The Abingdon Press.

DOUGHTY, W. E., *Efficiency Points.* Missionary Education Movement.

EDDY, SHERWOOD, *Everybody's World.* George H. Doran Company.

HARRISON, TRAVERCE, *Studies in Christian Stewardship.* The Standard Press.

INGALLS, W. R., *Wealth and Income of the American People.* G. H. Merlin Company.

JAMES, WILLIAM, *Talks on Psychology and Life's Ideals.* Henry Holt & Company

LANSDELL, HENRY, *The Tithe in Scripture.* The Society for the Publication of Christian Knowledge.

MCCONAUGHY, DAVID, *Money the Acid Test.* The Westminster Press.

MCGARRAH, ALBERT F., *Money Talks.* Fleming H. Revell & Company.

MCLEAN, A., *The Primacy of the Missionary.* Christian Board of Publication.

MORRILL, GUY L., *You and Yours.* Fleming H. Revell & Company.

MORRILL, GUY L., *Life as a Stewardship.* Hubbard Press.

National Bureau of Economic Research, *Income in the United States.* Harcourt-Brace & Company.

POTEAT, E. M., *The Withered Fig Tree.* The Judson Press.

REMSEN, DANIEL S., *The Preparation and Contest of Wills.* Baker, Voorhis & Company.

Ross, Edward Alsworth, *Sin and Society.* Houghton Mifflin Company.
Wilson, Franklin, *Wealth, Its Acquisition and Use.* American Baptist Publication Society.

THE END

University of Southern California Library

BR
115
W4
W5

Wilson, Bert, 1878-1943.
The Christian and his money problems.
New York, George H.Doran [c1923]
236p. 20cm.

Bibliography: p.235-236.

332989

1.Stewardship, Christian. I.Title.

CCSC/mr